

Windfield Co-operative Homes Inc.

Application for Housing Charge Subsidy

Unit #		# of bedrooms		Phone #	
Please provide information about who the co-op can contact for emergencies					
Name of Person to contact		Relationship to you (eg mother, cousin, friend)		Phone #	

1. List all the people living in your unit.

- List everyone including long-term guests, whether they have an income or not. List children who are temporarily away attending school. **Do not forget to list yourself.**

Last Name	First Name	Relationship (mother, father, son, daughter)	Birth Date (M/D/Y)

Has anyone moved <u>into</u> your unit during the last 12 months?			Yes		No	
If yes, who moved <u>in</u>		Date moved <u>in</u>				
Has anyone moved <u>out</u> of your unit during the last 12 months?			Yes		No	
If yes, who moved <u>out</u>		Date moved <u>out</u>				

2. List the income for each household member aged 16 or over and attach proof-of-income.

- See the attached “What Counts As Income?” for some examples of income.
- See the attached “Proof-of-income Checklist” for how to prove your income.
- Some household members may have more than one type of income.
- All types of income must be listed and proved.

Name of Person with Income	Source of Income (name of employers or type of benefit)	Date employment or benefit started	Amount & Frequency

3. List the assets for each household member aged 16 or over and attach proof.

- See the attached “What Counts as Income?” for some examples of assets to include.

Name of Person with Assets	Name of Financial Institution / Description of Asset	Account Numbers / Type of Account	Value of Asset

4. List all students in your household aged 16 or over and attach proof that they are attending school.

- Proof includes a copy of the OSAP documents if applicable, **and** a letter from the educational institution identifying the name of the program, the program start date, year in program, course load, and anticipated graduation date.

Name of student	School	Program Information	Full-time or Part-time	Proof Attached

5. Please answer the following questions.

We will use the answers to confirm whether your household is still eligible for subsidy.

		Yes	No
1.	Is at least one member of your household 16 years old or older, including yourself , able to live independently?		
2.	Is every member of your household a Canadian citizen, a permanent resident or refugee claimant under the <i>Immigration Act</i> (Canada)?		
3.	Does any member of your household owe money to any social housing provider (co-op, non-profit, local housing corporation, rent supplement)?		
	<ul style="list-style-type: none"> • If yes, who do you owe the money to 		
	<ul style="list-style-type: none"> • If yes, have you entered into an agreement to repay the amount owed? 		
	<ul style="list-style-type: none"> • If yes, are you making payments as set out in the agreement? 		
4.	Do you own residential property or a share in residential property? If yes , please provide proof.		

5. Please read the following information and sign the form.

Release and Consent

- I understand that the Agreement between the Co-op and Canada Mortgage and Housing Corporation requires the Co-op to collect person information about me.
- I understand that I must provide the information requested to get subsidy
- I understand that the Co-op has the right to verify all information I give them.
- I understand the Co-op will use the information I give them to see
 - If my household qualifies for the size and type of unit we live in,
 - If my household is eligible for rent-geared-to-income subsidy, and
 - How much rent-geared-to-income subsidy my household qualifies for
- I consent to the Co-op giving the information on this form and any attachments to the government of Canada, a department, ministry, or agency of it, without further notice to me, if the information is necessary for the purpose of administering or enforcing the *Income Tax Act (Canada)* or the *Immigration Act*.
- I consent to the Co-op giving the information on this form, and any attachments, to the social services offices, other municipal service managers or district social services administration boards and housing providers without further notice to me. I understand that this will be done if the information is necessary to make decisions or verify my eligibility for assistance under:
 - the *Ontario Works Act, 1997*
 - the *Ontario Disability Support Program Act, 1997* or
 - the *Day Nurseries Act*
- I understand that any information on this form or attachments will only be given in accordance with the *Freedom of Information and Protection of Privacy Act, Municipal Freedom of Information and Protection of Privacy Act* and associated regulations.
- I agree that the Co-op can receive, through its employees or agents, credit information from any credit agency or any other source.
- I agree to co-operate fully and give complete information in the form required by the co-op for the purpose of any investigation it may carry out concerning my income, family size or other qualifications for housing charge assistance.

Declaration and acknowledgment

I declare that

- everything I have written in this document is true and that no information that is required to be given has been withheld or omitted.
- All persons in my household are in Canada legally.

I acknowledge that

- only the people I have listed on this document may live with me.
- all information I give to the Co-op will belong to the Co-op
- I must report changes in who lives in my unit, income or assets, student or immigration status within 30 days of any change.
- subsidy will be terminated
 - at the end of each fiscal year
 - if I have not occupied my unit for more than eight (8) weeks
 - if I no longer meet the eligibility requirements
- I must pay back all or part of the subsidy received if I have
 - given false or incomplete household information
 - failed to report an increase in household income
 - received more subsidy than I was entitled to receive for any reason

By signing this Application, I agree that the terms above apply to me.

	Print Name	Signature	Date
1.			
2.			
3.			
4.			

You must attach proof of income and assets to the Application for Housing Charge Subsidy form and return it to the co-op office before the deadline.

The Application is not complete until all information required is received.

Do not forget to include the following for all persons over 16:

- **Income Tax Return (what you submitted to Canada Revenue Agency)**
- **Notice of Assessment (what Canada Revenue Agency sent to you after you submitted your tax return)**

- statements for all bank accounts for last 2 months
- statements for all investments
- verification of current income
- sworn declaration for any adult not in school with no income

What Counts as Income?

There are three types of income:

- income related to employment
- income related to investments
- income for support

What is included in each type of income?

Income related to employment	Income related to investments	Income for support
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<ul style="list-style-type: none"> • salary or wages • bonuses or incentive pay • tips or gratuities • overtime pay • vacation pay • commissions • Employment Insurance Benefits (EI) • work incentive programs • training allowances • net income of a business or other self-employment activity • WSIB benefits (short-term and long-term) • regular payments from accident disability, or illness insurance 	<ul style="list-style-type: none"> • interest income from assets and investments (bank, credit union, and trust company accounts; capital gains; term deposits; bonds or debentures; GICs) • dividend income from stocks or shares • interest portion from any mortgage or loan • value of non-income producing assets such as cottage, trailer, precious metals, gems, and art • real estate income (such as rental income) 	<ul style="list-style-type: none"> • Ontario Works (OW) • Ontario Disability Support Program (ODSP) • student grants including OSAP • CPP (or QPP) survivor, disability or retirement benefit • Old Age Security (OAS) • Guaranteed Income Support (OAS, GAINS) • company pensions • foreign pensions • Retirement Income Fund payments (RIF) • RRSP withdrawals • annuities (life, fixed term) • child support payments • spousal support payments • sponsorship
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**You must report all income from all sources for all persons in your unit.
Please note the list above may not be a complete list of income.**

Proof-of-income Checklist

<p>If you are employed</p>	<p>Consecutive pay stubs covering most recent eight-week period (must include employer's name and address and pay periods covered)</p> <p>OR a letter from your employer (on company letterhead, recently dated) stating how long you have been employed, position, gross annual income including any overtime, commissions or bonuses.</p> <p>OR you can ask the co-op to provide you with an Income Verification Form to be completed by your employer</p>
<p>If you are self-employed</p>	<p>Income tax return including the "Statement of Business or Professional Activities"</p> <p>AND Notice of Assessment</p>
<p>If you have been self-employed for less than one year</p>	<p>An estimate of income and expense details for the year.</p>
<p>If you are receiving social assistance (Ontario Works, ODSP)</p>	<p>Copy of most recent benefit statement</p> <p>AND drug card or letter from your worker listing the names of all persons covered under the benefits</p>
<p>If you are collecting employment insurance or retraining allowance</p>	<p>A copy of 'My Current Claim' and "My Payment Details" from Service Canada website</p> <p>OR a letter from Service Canada (1-800-206-7218) clearly showing the start date of claim, waiting period, date claim reinstated, type of benefit, gross weekly benefit rate, total weeks of entitlement during the claim period, number of weeks paid, and end date of claim.</p> <p>A copy of the agreement showing the training period, the begin date and end date of the benefits, weekly benefit amount, total number of weeks for benefits</p>
<p>If you are a student</p>	<p>Documentation from OSAP, if applicable</p> <p>AND letter from educational institution clearly identifying program, course load, length of program, year of study, and anticipated graduation date</p>

If you are receiving child or spousal support payments	<p>Copy of legal documents such as court order, legal domestic contract,</p> <p>AND statement from the Family Responsibility Office (FRO) showing the accruals and payments for the last 12 months</p> <p>OR letter from your lawyer stating the current amount you receive and how often you receive it</p>
If you are paying child or spousal support	<p>Copy of legal documents such as court order, legal domestic contract</p> <p>AND copies of cancelled cheques (showing support paid) or paystubs showing garnishment</p> <p>OR letter from your lawyer stating the current amount you pay and the frequency</p>
If you are receiving pension, disability or annuity income	<p>Bank statements showing monthly federal pensions, provincial income supplements, foreign pensions, private pensions. If income tax is deducted from payments, you must also provide a statement from the provider showing the gross amount</p> <p>Statements for all Retirement Income Fund (RIF) payments received clearly showing the annual amount and frequency of payments.</p> <p>Letter from Service Canada (1-800-277-9914) showing details of Old Age Security (OAS and GIS) and Canada Pension Plan (CPP) benefits and any tax deductions for income received from the federal government</p>
If you have assets	<p>Copy of all bank statements or passbooks for all bank accounts</p> <p>AND copy of all RRSP, RESP, and/or RDSP statements, GIC or other investment certificates, copy of all insurance policies showing cash surrender value</p>
If you have non-income producing assets	<p>Copy of appraisal showing value of asset</p>
If you are not attending school and have no income	<p>Sworn declaration stating you have no income duly sworn before a notary public or commissioner of oaths.</p>

The co-op may require additional supporting documentation in order to properly assess your eligibility for housing and to determine the amount of your housing charge subsidy. If the co-op requires additional information, the co-op will send you a letter requesting the information. You must provide information if the co-op requests the information. If you do not provide requested information you may lose your subsidy.