

## **SUBJECT: 24 MONTH RULE FOR RGI HOUSEHOLDS ON HOLD**

### **APPLICABLE TO:**

- ☒ **MUNICIPAL & PRIVATE NON-PROFITS**
  - ☒ **CO-OPERATIVES**
  - ☒ **FEDERAL COMMUNITY HOUSING PROVIDERS**
  - ☒ **CENTRALIZED WAITING LIST (CWL)**
  - ☒ **RENT SUPPLEMENT**
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### **PURPOSE**

The purpose of this document is to outline the rules for rent-geared-to-income (RGI) households that are paying market rent for 24 months.

### **IMPLEMENTING THE 24-MONTH RULE FOR RGI HOUSEHOLDS ON HOLD**

Under the Housing Services Act, the highest rent-geared-to-income (RGI) amount that an RGI Household can be charged is equal to the market rent or housing charge for the unit.

RGI Households who pay maximum RGI remain eligible for RGI assistance unless they continue to pay the maximum – or amount equivalent to the market rate for 24 consecutive months (known as the 24-month rule).

During this 24-month period, RGI households must meet all RGI eligibility requirements, including filing income tax returns and completing and returning information for annual RGI reviews.

### **NOTICE OF INCREASE TO MAXIMUM RGI (24-MONTH RULE)**

When an RGI household's rent/housing charge increases to the maximum amount, they must receive written notice of the change, which includes:

- the new RGI amount, with a statement confirming that this is a maximum RGI charge and is equal to the market rent or housing charge for the unit
- the effective date of the change
- the reason for the change
- a statement advising that the RGI Household will lose RGI eligibility if the amount remains at market rate for 24 consecutive months.

- Details about the right to request a Regional Review of the increase, along with clear instructions on how to submit the request

Note: This notice is not a declaration of RGI Ineligibility. It only informs the household of RGI change. RGI tenants/members may appeal the amount charged but cannot appeal the 24-month rule.

Housing providers are required to use the [Notice of Increase to Maximum RGI \(Market\) and 24-Month Hold template letter](#).

Housing providers may issue a second letter after annual review and use the [Annual Review Midpoint Notice – Continued RGI Hold template letter](#).

### **NOTICE OF RGI INELIGIBILITY (24-MONTH RULE)**

Once the RGI household has paid the maximum RGI amount (or an amount equal to market rent) for 24 consecutive months, the housing provider must issue a notice confirming that they are no longer eligible for RGI assistance.

The household becomes ineligible as of the date of notice. A 90-day notice is not required because the rent/housing charge will remain unchanged. The household remains eligible for RGI until the notice is issued.

This notice of RGI ineligibility must include the following details:

- confirmation that the RGI household is no longer eligible for RGI because they have paid the maximum amount for 24 consecutive months
- the effective date of RGI ineligibility, which must be the current date
- Details about the right to request a Regional Review of the increase, along with clear instructions on how to submit the request

Housing providers are required to use the [Final Notice – Loss of RGI Eligibility \(24-Month Hold\) template letter](#).

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| <b>ORIGINAL DATE:</b>    | June 18, 2026 |
| <b>LAST REVIEW DATE:</b> | June 18, 2026 |

## Region of Peel Template – Notice of Increase to maximum RGI (Market) and 24-Month Hold

[Housing Provider Letterhead]

Date: [Insert Date]

Tenant/Member Name: [Insert Name]

Address: [Insert Address]

**Subject:** Notice of Rent Adjustment to Market Rent due to income (24-month RGI hold)

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Dear [Tenant/Member Name],

This letter is to inform you that, effective **[Insert Effective Date]**, your rent has been adjusted to the market rent amount of **[Insert Market Rent]**. This adjustment is based on your household income calculation under the Housing Services Act, 2011. According to the RGI calculation, your household income equals the market rent for your unit, which is why you are now paying market rent.

You remain eligible for Rent-Geared-to-Income (RGI) assistance for up to 24 consecutive months while paying market rent. If your income decreases during this period, please report the change immediately as your rent may be recalculated.

Under Ontario Regulation 367/11, if you pay market rent for 24 consecutive months, you will lose eligibility for RGI assistance. Based on your effective date of **[Insert Effective Date]**, this 24-month period will end on **[Insert End Date]**.

### Your Rights:

You have the right to request a review of this rent calculation within 30 days of the date of this notice. To request a review, you can:

- ✓ Complete the appeal form online at: <https://www.peelregion.ca/housing/appeal-form>  
OR visit your housing provider's office to request an appeal form in person.
- ✓ Submit completed appeal forms to Region of Peel Housing Services:  
**Phone:** 905-791-7800  
**Email:** [housing@peelregion.ca](mailto:housing@peelregion.ca)  
**Mail:** Region of Peel, Housing Services, 10 Peel Centre Drive, Brampton, ON L6T 4B9

Sincerely,

[Community Housing Provider Name]

[Title]

[Contact Information]

## Region of Peel Template – Annual Review Midpoint Notice: Continued RGI Hold

[Housing Provider Letterhead]

Date: [Insert Date]

Tenant/Member Name: [Insert Name]

Address: [Insert Address]

**Subject:** Annual Review – RGI Hold Continues

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Dear [Tenant/Member Name],

We have completed your annual review and confirmed that your income still places you at market rent. You remain eligible for RGI assistance on hold for another year within the 24-month period.

Please continue to comply with all RGI requirements, including reporting income changes within 30 days and completing annual reviews.

**Your Rights:**

You have the right to request a review of this rent calculation within 30 days of the date of this notice. To request a review, you can:

- ✓ Complete the appeal form online at: <https://www.peelregion.ca/housing/appeal-form>  
OR visit your housing provider's office to request an appeal form in person.
- ✓ Submit completed appeal forms to Region of Peel Housing Services:  
**Phone:** 905-791-7800  
**Email:** [housing@peelregion.ca](mailto:housing@peelregion.ca)  
**Mail:** Region of Peel, Housing Services, 10 Peel Centre Drive, Brampton, ON L6T 4B9

Sincerely,

[Provider Name]

[Title]

[Contact Information]

## Region of Peel Template – Final Notice - Loss of RGI Eligibility (24-Month Hold)

[Housing Provider Letterhead]

Date: [Insert Date]

Tenant/Member Name: [Insert Name]

Address: [Insert Address]

**Subject:** Notice of Loss of RGI Eligibility – 24-month RGI hold exceeded

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Dear [Tenant/Member Name],

This notice is to advise that you have reached the end of the 24-month holding period. Your income continues to place you at market rent, and as a result, you are no longer eligible for Rent-Geared-to-Income (RGI) assistance effective **[Insert Effective Date]**.

**Please note:** Your eligibility under the initial hold expired on **[Insert End Date]**.

Next Steps:

If you wish to apply for RGI assistance in the future, you can reapply by visiting the Housing in Peel website: <https://www.peelregion.ca/housing>.

Sincerely,

[Community Housing Provider Name]

[Title]

[Contact Information]