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Housing Services Division	Hamilton	Policy and Procedure No. CoH19-0901-POI1
Social Housing Administration	Tammon	Effective Date: September 16, 2019

Subject: Pursuit of Income Policy

Applicable to:	The policy and procedures contained	in this document apply to the following:
	⊠ Co-operatives	☑ Local Housing Corporation
	☐ Federal Non-Profit	 ☑ Landlords with Rent Supplement Agreements – Incl. OCHAP & Commercial Rent
	Municipal & Private Non-Profit	□ ATH (Access to Housing)

Content	This document contains the following: <u>Policy Context</u> <u>Purpose of the Policy</u> <u>Types of Income to Pursue</u>
	Policy Requirement for households to Pursuit Income Responsibilities and Timelines Cessation of eligibility due to Failure to Pursuit Income Extenuating Circumstances Reasonable Effort Compliance Key Considerations Questions References Appendences Approval
Policy Context	The City of Hamilton, as Service Manager under the <i>Housing Services Act, 2011</i> (HSA), is required to establish and administer local policies, and procedures for social housing in Hamilton, including eligibility rules for Rent-Geared-to-Income as provided under <i>section 42(1)</i> of the Housing Services Act, 2011. Under the Housing Services Act, 2011 and O. Regulation 367/11 Section 31. (1) a household may be required to pursue specific types of income as a condition of eligibility if the Service Manager is of the opinion a household member may be eligible for one of the prescribed income types.
	Under this policy, community housing providers shall have delegated authority from the Service Manager to implement the Pursuit of Income Policy for resident households in receipt of rent-geared-to-income. The Service Manager or his/her representative will be responsible for households in receipt of rent supplement assistance.

Purpose	 This Policy provides community housing providers, tenants, members and households in receipt of a housing assistance from the City of Hamilton with: City of Hamilton's Pursuit of Income Policy under the Housing Services Act, 2011 Processes and procedures that support the Pursuit of Income Policy, and; Information about the types of income households are required to obtain under the Pursuit of Income Policy; 	
Types of Income to Pursue	Under this policy and as per <i>Section 31. (2) O. Reg 367/11</i> , households in receipt of housing assistance may be required to pursue the following types of incomes: 1. Ontario Works (OW): a basic financial assistance under the Ontario Works	
	Act, 1997.	
	2. Support payments including child support or spousal support under the Divorce Act (Canada), the Family Law Act or the Interjurisdictional Support Orders Act, 2002	
	3. Employment Insurance benefits (EIB) under the Employment Insurance Act (Canada)	
	4. Old Age Security (OAS) - a benefit under section 2 of the Ontario Guaranteed Annual Income Act	
	 Support or maintenance resulting from an undertaking given with respec to the member under the Immigration and Refugee Protection Ac (Canada). O. Reg. 367/11, s. 31 (2). 	
	Note: (i) Canada Pension Plan (CPP) is not listed among the above types of incomes. Housing providers can no longer require households to apply for CPP under the <i>Housing Services Act, 2011</i>	
	(ii) <u>Effective February 2017</u> , a Households in receipt of Ontario Works (OW) are not required to pursue child support	
	(iii) Households should be encouraged to pursue OAS as they approach their 64 th date of birth and only be required (to pursue OAS) when they are of age (65 and above).	
Policy Requirement for Households to Pursue Income	In Hamilton, under the authority of the HSA (O. Reg. 367/11, s.31), a Rent-Geared- to-income (RGI) household is required to pursue specific types of income as prescribed in the <i>Housing Services Act, 2011</i> if the Housing Provider is of the opinion that a household member may be eligible to receive one of the income types and extenuating circumstances have not been identified.	
	When a Housing Provider is of the opinion a household member may be eligible to receive one of the prescribed income types, the Housing Provider must inform the RGI household of their requirement to pursue income in writing according to the timelines defined in this policy.	
	Under this Pursuit of Income Policy, Households will not cease to be eligible for rent-geared-to-income assistance due to extenuating circumstances as defined in this Policy.	
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Responsibilities and Timelines	Community Housing Providers are required to review a household's eligibility for Rent-Geared-to-Income assistance at the time the household is offered a unit; whenever a household declares a change and once in every 12-month period (annual review) as prescribed under S.52 (1) O. Reg 289/01.
	A Rent-Geared-to-Income eligibility review includes determining whether any member of the household may be eligible to receive specific types of income they are not currently receiving.
	Community Housing Providers are required to issue a Notice of Pursuit of Income within 7-calendar days of being informed or establishing that a household in receipt of a Rent-Geared-to-Income assistance may be eligible to receive the type of income(s) as set out in <i>Section 30(2) O. Reg 367/11</i> and as provided above (types of income to pursue).
	 In making this decision, the housing provider should consider whether pursuing the income will reasonably and significantly: increase the households' income to ensure it is sufficient to meet their needs including rent/housing charge payment, and/or reduce the Rent-Geared-to-Income assistance payable by the City of Hamilton
	Households will be required to notify their community Housing Provider of a reduction or loss of income within 7 -calendar days of permanent loss, reduction or lack of income.
	Households will be given 30-calendar days from date the household receives the written notice to provide verification to the Housing Provider that the income is being pursued (e.g. confirmation of application) or alternatively has contacted the Housing Provider to declare extenuating circumstances. The Housing Provider may extend deadline.
	Households must submit verification to the community Housing Provider confirming that reasonable effort has been made within 30-Calendar days of receipt of Pursuit of Income Notice.
	Housing Providers must review and confirm receipt of verification documents in writing including acknowledging where necessary the dates provided by third-party as to when responses are to be received by the household.
	Households that fail to provide or make reasonable efforts to pursue the income and to provide information to the housing provider as soon as they receive it will cease to be eligible for the Rent-Geared-to-Income assistance.
	If a household does not adhere to the requirements outlined in this policy and procedure and fails to pursue the identified income types, the housing provider will issue a written notice notifying the household of cessation of eligibility for rent-geared-to-income assistance as per $s.31(3)$ O. Reg 367/11.
	 The Cessation of Eligibility Notice for Failure to Pursue Income must contain the following: Date of the decision Reason(s) for the decision The effective date (90 days from the date of receipt of Pursuit of Income Notice) Opportunity to request a review of the decision, and The timeline and process for submitting a request for review of the decision.

	In effect, the household's rent/housing charge will increase to market rent effective 90 days from the date of receipt of the Pursuit of Income Notice.
	For Households in receipt of Rent Supplement assistance and do not fall under OCHAP , City of Hamilton Staff are directly responsible for applying this policy procedure for households in receipt of a rent supplement subsidy.
Cessation of Eligibility due to Failure to Obtain Income	 Under this policy, a household ceases to be eligible for a Rent-Geared-to-Income assistance if they fail to: make a reasonable effort to obtain the specified income within 30-calendar days of receipt of Pursuit of Income Notice or, provide and/or explain the extenuating circumstances limiting their ability to pursuit income or, provide proof to the community Housing Provider within 30-calendar days of receipt of Pursuit of Income Notice that reasonable effort to is being made
	Housing Providers must meet in-person or attempt to meet with a household prior to issuing a Cessation of Eligibility for Failure to Pursuit Income Notice. A sample decision notice is provided as <u>Appendix III</u> below;
Review of Decisions	All decisions made under this Policy are subject to the Social Housing Review System Policy.
	 Households must be notified of the decision in accordance with the Social Housing Reviews System policy. All Notices must include; the date of decision, reason(s) for the decision, and an opportunity to request for a Review of Decision.
Extenuating Circumstances	Under this policy, an extenuating circumstance means an unusual occurrence that provides the reason or excuse for failure to pursue income in the period provided by the community Housing Provider.
	If there are extenuating circumstances under which a household member is unable to pursue income, or situations that make it unreasonable or unsafe for the tenant/member to pursue income, the Housing Provider may defer the requirement to pursuit of income.
	 Under this Policy, acceptable claims for extenuating circumstances shall include the following: Serious ill health Personal accident or injury of a significant nature
	 Bereavement due to loss of a close family member such as a parent, grandparent, sibling, son, daughter, partner/spouse Victim of crime or abuse
	A household must provide verification of the extenuating circumstances from a third party (e.g. police report, doctor's letter). If third party verification is not available, the household can sign a sworn affidavit to serve as verification of the extenuating circumstances.
	Housing Providers must assess the validity of extenuating circumstances on a case by case basis.

	In cases where the Housing Provider is satisfied that extenuating circumstances exist, the Housing Provider will review the household's circumstances and adjust the timelines to accommodate the circumstances. This includes special priority households/member who believes that s/he will be at a risk of being abused or be a victim of violence if s/he attempts to obtain information or a document necessary to pursue the income. Housing Providers may request special priority households/tenant/members to sign an affidavit to confirm the inability to access necessary documentation. However, an affidavit is not required where a special priority household believes that they may be at risk if they attempt to obtain information or documents.
	Housing Providers are expected to follow up with households to determine if the extenuating circumstances have changed such that the household's pursuit of income is now reasonable.
	A pursuit of income plan that include timely reporting of 'reasonable effort' is recommended.
Reasonable Effort	Under this Policy, reasonable effort means that an eligible household at minimum has:
	 Proof that an application for income has been completed, all accompanying information required to support the application submitted and receipt confirmed by authorized office. Proof that they are working towards obtaining required documentation provided in <u>Appendix 1</u> below
	Note that presentation of proof that reasonable effort is being made only extends the time frame. If a household member applies for the income and fails to complete the required follow up to determine eligibility to start receiving income, the household may still be determined ineligible for Rent-Geared-to-Income.
	Housing Providers and City of Hamilton Program Staff are expected to use discretion and fairness in the application of this policy and to make exceptions where extenuating circumstances exist. All exceptions and extenuating circumstances must be documented in the household's file.
Compliance	As provided in the Policy Context section <i>above</i> , this Pursuit of Income Policy and Procedure complies with the prescribed requirements outlined in <i>Housing Services Act 2011, Sections 31(1), (2) and (3) of O. Reg 367/1</i> and other delegated authorities.
	Community Housing Providers and households in receipt of a housing assistance must follow the requirements provided in the Policy.
	This policy will be monitored annually by City Staff during Annual Eligibility Reviews for households in receipt of rent supplements and Housing Provider Operational Reviews.
Key Considerations	 Notice to Pursue income must be issued by a community housing provider within 7-calendar days from the date of receipt of information that the household does not have income. When issuing a Pursuit of Income Notice, Housing providers should consider whether pursuing the income will reasonably and significantly reduce the Rent-Geared-to-Income assistance payable by the City of Hamilton. Households must provide verification that income is being pursued. Housing Providers must consider extenuating circumstances as defined in

	 this policy. Housing providers must confirm that reasonable effort is being made by the tenant/member. A Household will cease to qualify for housing assistance 90-days after receipt of notice to pursuit income UNLESS they have provided proof to the Housing Provider of the existing extenuating circumstances. Housing Provider must confirm the extenuating circumstances in writing to the household Households in receipt of Ontario Works (OW) are not required to pursue child support as per February 2017 OW Directive Housing Providers may implement the requirement to obtain income at the time of the household's next income review or annual eligibility review, whichever comes first. Rent-Geared-To-Income eligibility depends on making reasonable efforts to receive the income. The household is required to apply for the income within 30-calendar days but will not necessarily start to receive the income in the 30-calendar day period. 	
Questions	If you have any questions or require further interpretation of the contents of this Policy and Procedure, please contact your Housing Administration Officer or Policy Analyst at the City of Hamilton.	
References	<u>Housing Services Act, 2011</u> <u>O. Reg. 367/11</u> , s. 31 <u>City of Hamilton – Document Standards Policy</u> <u>City of Hamilton – Social Housing Reviews System Policy</u> <u>City of Hamilton – Eviction Prevention Policy</u>	
Appendices	Appendix I: <u>Summary of Income Types and Options for</u> <u>tenants/members that need to pursue income</u> Appendix II: <u>Sample Pursuit of Income Notice</u> Appendix III: <u>Cessation of Eligibility</u>	
Approval	Author Name:Kamba Ankunda, Senior Policy AnalystManager Name:Brian Kreps, Manager Social Housing AdministrationDirector Name:Edward John, Director Housing ServicesDate:2019-09-11	

Appendix I: Summary of Income Types and Options for tenants/members that need to pursue income

	Ontario Works (OW)	Employment Insurance Benefits (EIB)	Sponsorship
Overview	 Ontario Works (OW) is a financial and employment assistance program intended to assist people in temporary financial need. Financial assistance is issued for and determined according to the needs of the entire family unit in the household. Individuals eligible for the OW program will receive: -funds to assist with basic needs such as food and shelter, and -employment supports including a wide range of training and/or job search activities to help prepare individuals for work and to help them maintain it. Households in receipt of rent-geared-to-income assistance who may be eligible for Ontario Works will normally be required to apply for this income if one or more of the following apply; (i) the Household is paying minimum rent; (ii) the total non-benefit income of the family has been well below the applicable Ontario Works threshold for at least three months; and, (iii) the household has low income and is in arrears. A household or a member is not required to make an application for Ontario Works even if the above criteria are met: a person pending another source of income (e.g. Employment Insurance) a single person or family with assets that exceed the allowable limits under Ontario Works. 	Employment Insurance (EI) is paid out by Service Canada to individuals that -have been laid off from work or had a loss of employment -are on maternity or parental leave, or -are temporarily unemployed due to sickness or accident. Individuals must have also paid an amount into the EI program during previous employment and for a minimum period of time as	The sponsor of a sponsored immigrant has made an agreement with Citizenship and Immigration (CIC) to financially support the individual coming into Canada (i.e. the sponsored immigrant) for the length of time required by CIC under the sponsorship program. A sponsor who ceases to financially support the sponsored immigrant for the duration of the agreement is in sponsorship default.
	Ontario Works asset limits are prescribed in section 38 of Ontario Regulation 134/98 of the Ontario Works Act. Complete an <u>online application</u> ,	Complete an online application through	
How to Apply	or call: 905-546-4800 and press option 3 (City of Hamilton) or Email: <u>OntarioWorks@hamilton.ca</u> Or come to our Offices during office Hours: Monday to Friday - 8:30 am to 4:30 pm on the Following Locations:	Service Canada.	Refer to OW information if unable to obtain income from Sponsor.
	Ontario Works East End Office 2255 Barton Street East, Unit 3 & 4 Hamilton, Ontario L8H 7T4 Fax: 905-540-6344Career Development Centre (CDC) 181 Main Street West, 3rd Floo Hamilton, Ontario L8P 4S1 Fax: 905-546-2828	Service Canada Centre South Hamilton Square Tel +1 800-622-6232 1550 Upper James St 1st floor, Hamilton, ON L9B 2L6 Click here for <u>Directions</u>	

	Ontario Works Mountain OfficeHousing Services1550 Upper James Street, Unit 14A350 King Street East, Unit 110Hamilton, Ontario L9B 2L6Fax: 905-546-1018Fax: 905-546-1018Hamilton, Ontario L8N 3Y3 Email: housing@hamilton.caOntario Works Central Office	Service Canada passport center Lloyd D. Jackson Square Unit 713, 2 King St W, Hamilton, ON L8P 1A1 Click here for Directions Service Canada Centre	
	250 Main Street East Hamilton, Ontario L8N 1H6 Fax: 905-546-2877	Tel +1 800-622-6232 2255 Barton St E, Hamilton, ON L8H 7T4 Click here for <u>Directions</u>	
Documents Required	Determined by each applicant's circumstances, but generally at a minimum: -birth certificates & health cards; -lease/occupancy agreement; -Citizenship papers (if applicable) A full list of documents that may be required for the application process (depending on applicant's circumstances) is available on the MCSS website.	 -Record of Employment (from previous employer) -Social Insurance Number -Identification (e.g. birth certificate; passport) -Employment income details (T4s or pay stubs) -Application for sick benefits also requires medical documentation. 	N/A
Additional Information	 Under the OW program an OW applicant (and if applicable the applicant's spouse and/or dependent(s)) is called a Benefit Unit. OW also requires spousal support to be pursued if it is not in pay. Effective February 1, 2017, child support payments are fully exempt as income and do not impact a person's eligibility for Ontario Works. Dependents under the age of 18 do not qualify for Ontario Works while those over the age of 18 who live with their parents are not generally entitled to receive Ontario Works assistance in their own right – even if they have been removed from their parents' Ontario Works or ODSP benefit unit. To be eligible, the dependent must be determined to be "financially independent" of their parents. Ontario Works considers a person living with their parents to be financially independent if any of the following apply: they live with their spouse, common-law spouse or same-sex partner, or have done so in the past they have had income greater than the Ontario Works entitlement for a single person for a cumulative period of at least two years there has been a cumulative period of at least two years where their basic needs and shelter were provided by a source other than their parent, an institution or social assistance 	It generally takes 4 to 8 weeks for Service Canada to decide on an EIB application. New household members that ceased employment during the six-month period prior to being housed are also required to make an application for EIB	If a sponsored immigrant is not receiving support from their sponsor and applies for OW, that sponsor is in "sponsorship default" and cannot sponsor anyone else into Canada unless they repay the money OW issues to the sponsored immigrant.

	 they have lived away from their parental home for a cumulative period of at least two years after their 18th birthday they have not attended secondary school for at least five years they have a university degree or college diploma they are a parent with current or past custody of their child. Dependants over the age of 18 are not required to apply for Ontario Works if they are full time students even if they meet the test for financial independence		
Websites	Ministry of Community & Social Services (MCSS): http://www.mcss.gov.on.ca/en/mcss/programs/soci al/index.aspx	Employment Insurance: http://www.hrsdc.gc.ca/eng/jobs/ei/index.shtml	Canadian Citizenship and Immigration: http://www.cic.gc.ca/english/immigrate/ sponsor/index.asp (Or, refer to websites for OW)

	Federal (OAS & GIS) & Provincial (GAINS) Pensions	Support
Overview	Old Age Security (OAS): -Generally, most Canadians 65 and over are eligible for OAS if they meet the required legal status and residence requirements. -Employment history is not a factor in determining eligibility for OAS. -Individuals not eligible for a full OAS pension may be eligible for a partial OAS pension. Guaranteed Income Supplement (GIS): -Canadians receiving basic, full or partial OAS with little or no other income are eligible for GIS. OAS & GIS: Federal pensions administered by Service Canada under the Department of Employment and Social Development (formerly known as Human Resources and Skills Development Canada). Ontario Guaranteed Annual Income System (GAINS): -Provincial pension administered by Ontario Ministry of Finance (MOF) -Generally paid to residents of Ontario 65 and older who are receiving the federal OAS and GIS. Residency requirements and income levels are also assessed as part of the eligibility criteria.	Child Support: Parents have a legal responsibility to support their dependent child/children and are expected to pay child support if they do not live with their child/children. (Note: "Parent" includes biological, adoptive and step parent). Spousal Support: An individual may have an obligation to pay support for a spouse from whom they have separated or divorced. Guidelines to Pursue: A tenant/member should pursuit support if the tenant/memberhas a court order or an informal agreement for support payments for themselves and/or their children but are not receiving payments from the ex-spouse and/or absent parent, orhave not previously pursued support payments. Note: The court can take up to 30 days to file an initial application.
How to Apply	No application is necessary. Residents that meet GAINS eligibility requirements will automatically receive it if the household has filed income tax as MOF uses information received from Employment and Social Development Canada (i.e. HRSDC); and provided on the household's annual income tax return).	 -Complete an Application (Form 8) and a Financial Statement (Form 13-Support Claims or Form 13.1-Property and Support Claims) -Contact Local Family Court for additional application information. If already have support order but support not in pay contact <u>Family</u> Responsible Office (FRO) to register order for enforcement.
Documents Required	-Social Insurance Number -Birth Certificate - Baptismal Record -If applicant a homemaker: birth certificates of children -If foreign born: Citizenship/landed status & proof of years of residency	Access forms on the Ontario Court Forms Assistant website: <u>http://ontariocourtforms.on.ca/en/</u>
Additional Information	 If a household that may be eligible for a pension has not filed an annual income tax return the household will be required to do so as part of reasonable efforts to pursue pension income. Reminder that tenants/members <u>under</u> the age of 65 years are <u>not</u> required to apply for OAS, GIS or GAINS. Households can apply for OAS and GIS as early as 11 months prior to their 65th birthday. However, they cannot be determined ineligible for Rent-Geared-to-Income for failure to apply for OAS or GIS before they turn 65 years old. 	Households pursuing support as part of their OW eligibility must notify housing provider if they start to receive support. If a tenant/member has a court order for support but is not receiving support income, the RGI rent must not be based on the amount specified in the court order (i.e. the "deemed amount").

	OAS and GIS applications can take time to process. When an RGI tenant turns 64, the housing providers should notify them that they are eligible to apply for OAS or GIS and encourage them to apply as soon as possible. The housing provider should follow up for the results of any applications. This will help ensure timely receipt of these benefits and allow for appropriate issuance of Notice of Changes.	
Website	 <u>Old Age Security (OAS) Program</u> <u>Guaranteed Income Supplement (GIS)</u> <u>Guaranteed Annual Income System (GAINS)</u> 	 <u>Ministry of the Attorney General – Family Law</u> <u>Family Law Information Centre</u> – Locations and Contact list <u>Family Responsible Office</u>

Date: -----Household Name Address

Dear (Insert Tenant/Member's Name):

RE: REQUIREMENT TO PURSUIT OF INCOME NOTICE

This is to notify you of your requirement to pursuit certain types of income as a condition of your ongoing eligibility for Rent-Geared-to-Income or Rent Supplements assistance.

This requirement to pursuit income is authorized under the *Housing Services Act, 2011, s. 42(1); O. Reg 367/11, s. 31* and provided in City of Hamilton local rules (Policies and procedure) **No. CoH19-0901-POI1**

Based on [*insert name of housing provider*] records, your household may be eligible to receive the following type(s) of income:

Ontario Works Social Assistance

Child or Spousal Support

Employment Insurance (EI)

Pension including Old Age Security (OAS);

Support under the Immigration Act

For your household to remain eligible for the housing assistance, you must **make reasonable efforts within 30-calendar days** to apply for the type(s) of income identified above.

You are required to submit verification that you have applied or are receiving the income to [*insert name of housing provider*] within 30-calendar days from the date of receipt of this Notice. You are further required to obtain and report a decision of eligibility or ineligibility for the income type in writing.

Failure to make reasonable efforts to pursuit the income and to provide information to your [*insert name of housing provider*] will result in your Cessation of Eligibility for Rent-Geared-to-Income Assistance. This means that your rent/housing charge will increase to market effective **90 days** from the date of receipt of this Notice.

This decision is appealable under the Social Housing Review System. If you disagree with this Notice, you may request your Housing provider for an Internal Review. You must submit your request for an internal review in writing within 7-calendar days of receipt of this Notice.

If you have any questions, please contact (insert name and phone number of contact).

Sincerely,

(Insert Name and Title)

Date: -----Household Name Address

Dear (Insert Tenant/Member's Name):

RE: CESSATION OF ELIGIBILITY FOR RENT-GEARED-TO-INCOME DUE TO FAILURE TO OBTAIN INCOME

This is to notify you and members of your household that you have ceased to be eligible for Rent-Geared-to-income assistance due to failure to obtain income as per City of Hamilton Pursuit of Income Policy **No.CoH19-0901-POI1**.

The decision to withdraw your subsidy was made on _ [insert Date].

Effective *[Insert Date]* your rent/housing charge will increase to *[*0.00\$ *insert amounts]* an equivalent of Market Rent for the ____Bedroom Unit you and members of your household currently occupy.

Background to this decision:

- On [*insert Date*] you were notified of the requirement to pursuit certain types of income as a condition of your ongoing eligibility for Rent-Geared-to-Income and Rent Supplements assistance.
- You were given 30-calendar days to make reasonable efforts to apply for the type of income identified in the above notice and to obtain a decision of eligibility for the income type in writing. The 30-calendar days provided in the above Notice expired on *[insert date*].
- You did not inform your [housing provider/program staff] of any exceptional circumstances that may have prevented you from pursuing the types of income identified in the Pursuit of Income Notice.
- You were offered an opportunity for an Internal Review and a Social Housing Review Panel which both expired on [date].
- Our efforts to meet with you in-person were not responded to including a recent contact made on [insert date].

To regain your housing subsidy, you are required to re-apply for a housing subsidy through the Access to Housing (ATH) either by calling telephone Number (905) 546-2424 extension 3708 or applying online through the following link <u>https://www.hamilton.ca/social-services/housing/social-housing</u> or in person at the location and address provided below;

Access to Housing (ATH) 350 King St. E, Suite 110 Hamilton ON L8N 3Y3 Fax # (905) 546-2809 Email: <u>ath@hamilton.ca</u>

This decision is appealable under the Social Housing Review System. If you disagree with this Notice, you may request your Housing Provider for an Internal Review. You must submit your request for an Internal Review in writing within 7-calendar days of receipt of this Notice.

If you still disagree with the decision from an Internal Review, you must submit a request for Review to the Social Housing Review Panel within 10 days after receiving results of the Internal Review completed by your Housing Provider or City of Hamilton program Staff.

If you have any questions, please contact [*insert name and phone number of contact*]. Sincerely,

(Insert Name and Title)