



Appendix A – Definition of Income

“**Income**” means all income, benefits and gains, of every kind and from every source including, but not limited to the following:

- Gross salaries, wages, overtime payments, commissions, bonuses, tips, gratitude's
- The gross amount of alimony, separation, maintenance, or support payments
- The gross interest income from savings or chequing accounts in a bank, trust company or credit union
- Grants, scholarships, or bursary payments
- The gross amount of unemployment insurance benefits
- An assigned income equal to the total appraised value of all assets which do not produce interest income multiplied by a rate of return set by the Landlord from time to time
- The greater of the net income from the business or total withdrawals from the business as personal salary or other benefits of anyone who is self-employed in a business
- The gross amount of workers' compensation payments or other industrial accident insurance payments made because of illness or disability
- The gross amount of interest earned or payable from bonds, debentures, term deposits, or investments, certificates, mortgages, capital gains or lump sum payments or other assets
- The gross amount of any old age security, federal guaranteed income supplement and spouse's allowance and financial assistance under the Ontario Disability Support Program (ODSP)
- The gross amount of every kind of pension, allowance, benefits and annuity whether from a federal, provincial or municipal government of any level of government of any country or state or from any other source
- The gross amount of gains from investments including interest on dividends, stocks, shares and other securities, and where the actual income cannot be determined, an assigned rate of return set by the Landlord from time to time

“**Gross Household Income**” means the combined income of:

1. The tenant and every person residing in the leased properties;
2. Every tenant on the lease temporarily resident elsewhere.

“**Spouse**” means two people who:

1. Are married to one another or who represent that they are married to one another; or
2. Not being married to one another evidence and intention to cohabit in a relationship of permanence or represent that they intend to do so.

Appendix B – Examples of Income

Employment

Full Time	Seasonal	Commissions	Disability Pay
Part Time	Odd Jobs	Overtime Earnings	Sickness Pay
Irregular Payments	Casual	Tips and Gratitude's	Shift Bonuses
Yearly or Seasonal Bonuses	Long Term Income Protection Payments	Cost of Living Bonuses	Separation/Vacation Pay

Self-Employment

Tutoring	Taxi
Child Care/Babysitting	Business

Pensions & Allowances

Old Age Security	Widow's Pension	Training Allowances
Guaranteed Income Supplement (GIS)	Company Pension	Retraining Allowances
Guaranteed Annual Income Systems (GAINS)	Private Pension	War Veteran Allowances (DVA)
Canada Pension Plan	Social Security (other countries)	Disability Pension

Other Income

Workers' Compensation Payments	Payments from Children's Aid Society
Insurance Payments	Support from Relatives or Other Sources
Student Grants	Employment Insurance Commission Payments
Provincial or Municipal Payments	Separation/Support/Alimony Payments
Payments under Compensation for Victims of Crime Act	One Time Lump Sum Payments (inheritances, court and out of court settlements)

Income Producing Assets

Farm Property which produces income	Life Insurance (cash surrender value)
Real Estate (residential, commercial, cottage, mobile home)	Real Estate (house, condo, farmland, vacant land)
Savings Accounts	Collection of, or investments in, other valuable non-income producing assets
License, which produces income	Business interests
Business interest which produces income	Registered Retirement Savings Plan