



BC Housing

ELIGIBILITY FOR RGI UNITS AND NON-RGI UNITS

RGI UNITS

Rental subsidies provided by the BC Housing are available to seniors, families, low income urban singles or people with disabilities. To qualify for subsidized housing your gross household income must be below a maximum allowable income. The amount is set each year by Canada Mortgage and Housing Corporation (CMHC) and varies depending on the area and bedroom size required. Check with BC Housing to determine if you are eligible.

Seniors:

- a) a single person or couple at least fifty-five (55) years of age, (or 45 years for downtown Vancouver);
- b) any spousal relationship with at least one partner qualifying under the age criteria above.

Families:

- a) a family is defined as a minimum of two people, one of whom is dependent on the other.

People with Disabilities:

- a) an adult in receipt of BC Benefits for the Disabled or who meet the disability criteria for BC Benefits, but get their income from other sources instead of BC Benefits.
- b) an adult who, in the written opinion of a medical doctor, suffers from a permanent or long term disability that produces a loss or impairment of normal physical and/or mental ability such that the person is not capable of gainful employment.

Low Income Urban Singles (L.I.U.S.):

- a) an adult at risk of homelessness because of the conversion or demolition of single room occupancy (SRO) hotels, motels, and rooming houses particularly in large urban centers; or
- b) an adult without dependent children.

Eligibility for rental subsidy also requires the household to be in "Core Need". This is defined as follows:

- i) those households who can neither afford nor obtain adequate and suitable accommodation within the community;
- ii) households who occupy a crowded or inadequate dwelling and who currently pay less than 30% of their income for shelter but for whom basic shelter costs for an adequate and suitable dwelling available within the community would consume 30% or more of their income;

- iii) households who pay more than 30% of their income for shelter and for whom an adequate and suitable dwelling available within the community would consume more than 30% of their income.

The Core Need Income Threshold (CNIT) is the annual household income considered sufficient to pay market rent on adequate accommodation within the community. CNIT levels vary from community to community and according to unit size. They are based on the premise that 30% of income is an appropriate amount to pay for rent. The gross household income plus imputed return on assets must be below CNIT before an offer of housing can be made. Applicants with disabilities need not be in core need when housed, although it is expected that the neediest applicants will be offered housing first. Some discretion may be exercised, with the prior permission of BC Housing, if an offer to a senior or family applicant whose income exceeds the CNIT is desirable. For example, CNIT may be waived if there are no applicants below CNIT despite best efforts to advertise the availability of subsidies.

The National Occupancy Guidelines generally apply in unit size determination. Exceptions may be made if there are extenuating circumstances, with the prior permission of BC Housing in the case of overhousing (i.e., where the selected household will not occupy all bedrooms in the unit).

NON-RGI or MARKET UNITS

Prospective tenants who are looking for lower end of market rent units must meet occupancy standards as described in the operating agreement.

Income must not exceed 5 x monthly rent of unit x 12 (i.e. monthly rent \$1,000 x 5 x 12 = \$60,000 maximum income for family).