



BC Housing



BRITISH
COLUMBIA

Housing Provider Kit

Operations • Rent Calculation



Updated March 2011



UPDATED MARCH 2011

Rent Calculation

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Chapter 1

INTRODUCTION

The rent calculation information in this section will assist:

- Non-profit society staff and volunteers responsible for calculating tenant rent contributions for people paying rent-geared-to-income (RGI).
- Co-op members or co-op management staff responsible for calculating housing charges for members paying a housing charge geared-to-income.
- BC Housing staff responsible for calculating tenant rent contributions for people in rent-geared-to-income developments managed by BC Housing.

For convenience, we use the term “housing provider” to refer to all three groups. In addition, residents of each type of housing are referred to as “tenants,” and the term “rent” is used for tenant rent contributions and co-op housing charges.

You can use this information to calculate how much people in subsidized, or “rent-geared-to-income (RGI) housing,” will contribute for rent. But the rent calculation process does not apply to:

- Provincial Housing Program Homeless / At Risk (HAR) or Lower Income Urban Singles (LIUS) developments, where there is a flat rent at the door.
- Provincial Housing Program non-RGI tenants.
- Tenants receiving subsidy through the SAFER program.
- Residents in assisted living developments funded under the Independent Living BC program.

Subsidy Payments

The amount each tenant pays for rent is used to determine the subsidy BC Housing provides to the housing provider.

As tenants move in and out or experience a change in income, BC Housing adjusts the subsidy payment.

Why Calculate Rent?

Rent calculations ensure everyone who receives a rent subsidy pays an equal portion of their income toward rent.

We use BC Housing’s Rent Scale to ensure income and rent contributions are calculated consistently for everyone. The rent scale lists what income is included, what is excluded, and the minimum or flat rent charges for different types of income. (See [pages 13-17](#) for an explanation of minimum and flat rent charges.)

You should have a copy of the Rent Scale with your operating agreement. To obtain a copy, please contact our Rent Calculation Help Desk at 604-439-4167, or toll free at 1-800-257-7756, local 4167.



Tenant Rent Contribution (TRC)

Notify BC Housing
Remember to advise BC Housing whenever a TRC is calculated to ensure we pay the correct subsidy amount for the unit.

The amount a tenant pays is a contribution toward the market rent or economic rent (the estimated operating costs for the unit), and is called the Tenant Rent Contribution (TRC). BC Housing provides subsidies to make up the difference between tenant rent contributions and the operating costs. The amount people contribute to rent depends on:

INCOME SOURCES AND AMOUNT

All adults age 19 or older must declare their gross monthly income from all sources. This amount is reviewed annually. If income has increased, the tenant rent contribution will rise as well. If someone's income goes down, the rent contribution can be recalculated and lowered right away.

HOUSEHOLD COMPOSITION

Tenant rent contribution is based on the number of people in a unit and their relationship to each other, not on the number of bedrooms. We explain how to determine household composition on [page 10](#).

When to Calculate Tenant Rent Contributions

A tenant's rent contribution must be calculated in each of the following situations:

NEW TENANTS

Calculate the tenant rent contribution and submit the rent form to BC Housing each time someone moves into a subsidized unit.

TRANSFERS

If an existing tenant transfers from one subsidized unit to another, you need to fill out a new form to apply for the subsidy at the new address.

RENT ADJUSTMENTS

Rent adjustments occur and a new form is required when there is a:

- *Decrease in income* – Tenants can apply for a rent reduction if their income decreases, and the decrease is expected to be permanent. The rent decrease will take effect on the first of the month after the change occurs. There is no minimum amount income must decrease before a rent adjustment can be processed.
- *Change in the family composition* – When new occupants who are 19 or older join or leave the unit. No adjustment is required if a child 18 or under joins or leaves the family, unless the change results in a decrease in household income.
- *Short-term adjustment* – A previous rent calculation was set as a short-term adjustment and has expired, when someone is receiving Employment Insurance, for example. Then the household's income and rent contribution are reviewed.



If a tenant receives an increase in income between annual reviews, their rent is usually not adjusted until the next review, unless household income is being reviewed for one of the above reasons.

ANNUAL REVIEW

Once a year, tenants who receive rent subsidies must declare their current income and family composition to determine if they remain eligible for subsidy.

The annual review takes place at the same time for all RGI tenants living in a non-profit or co-operative housing development. Typically, the review occurs on the anniversary date of your initial occupancy of the development.

Three and a half months prior to the review date, we send out an annual review package, which contains a printout listing all tenants and a supply of blank forms for the review. Send the annual rent review form to each tenant to complete.

For tenants in BC Housing developments, the annual review typically occurs on the anniversary of the tenant's move in date. But the review date changes if there's a change in family composition, or the tenant transfers to another unit.

There are two situations when a tenant is not required to complete a form for the annual review:

New Tenants

Tenants who move into an RGI unit within three months of the annual review date do not need to complete another rent form for the annual review. In this situation, you need to:

- Include a photocopy of the new tenant's original rent form or the rent form from move in with the annual review package, or
- Specify on the new tenant's rent form that the purpose of the form is to calculate the rent contribution and unit subsidy for both the move in and annual review dates.

Automatic Rent Calculations

BC Housing may automatically set rent for the coming year for tenants with predictable incomes that don't change from year to year. For example:

- Seniors over the age of 65 who receive Old Age Security and Guaranteed Income Supplement (OAS/GIS) and have no other income.
- Single tenants or couples whose only income is from disabled benefits through income assistance.

BC Housing will advise you if any tenants in your development qualify for an automatic rent calculation for the coming year, and the amount of the rent.

You will need to notify the tenant of the rent amount and effective date, and ask if their income source has changed since the previous year. If their income has changed and they are receiving income from a different source than last year, complete an annual review instead.

Rent Form

We use the term "rent form" to refer to the ***Application for Rent Subsidy***, or ***Declaration of Income and Assets***.



Forms Required

NON-PROFIT AND CO-OP HOUSING DEVELOPMENTS

Application for Rent Subsidy

- Includes the tenant's family composition and total household income and assets, information that's used to determine eligibility for a rent subsidy.

Notification of Tenancy Change

- Provides dates units are vacated.
- Summarizes the reasons *Application for Rent Subsidy* forms are being submitted and the effective dates for each change.

Samples of these forms are included in the appendix on [pages 60 and 61](#). We'll give you a supply of forms each year with the annual review package. If you need additional forms, please contact our Applicant Services department at 604-439-4167.

BC Housing wants to ensure all residents can access the information in our forms. If you have a resident who needs assistance to complete or read the forms, please contact Applicant Services and we can arrange translation services or provide electronic versions of our forms. For example, a blind tenant may wish to have an electronic version of the form to use with a screen-reading program.

DEVELOPMENTS BC HOUSING DIRECTLY MANAGES

Declaration of Income and Assets (DIA)

- Rent-Geared-to-Income DIA – This version is used for tenancies that began after November 1, 1989.
- DIA – This version is required for tenancies that began prior to November 1, 1989, or in some specific communities. Check with Applicant Services if you need more information.

RENT SUPPLEMENTS

(Provided directly to tenants living in private rental accommodation)

Application for Rent Subsidy

- Includes the tenant's family composition and total household income and assets, information that's used to determine eligibility for a rent subsidy.



Need More Help?

If this section does not answer all your rent calculation questions, please call BC Housing for assistance at:

Applicant Services – Rent Calculation Help Desk

100 – 4555 Kingsway
Burnaby, BC V5H 4V8

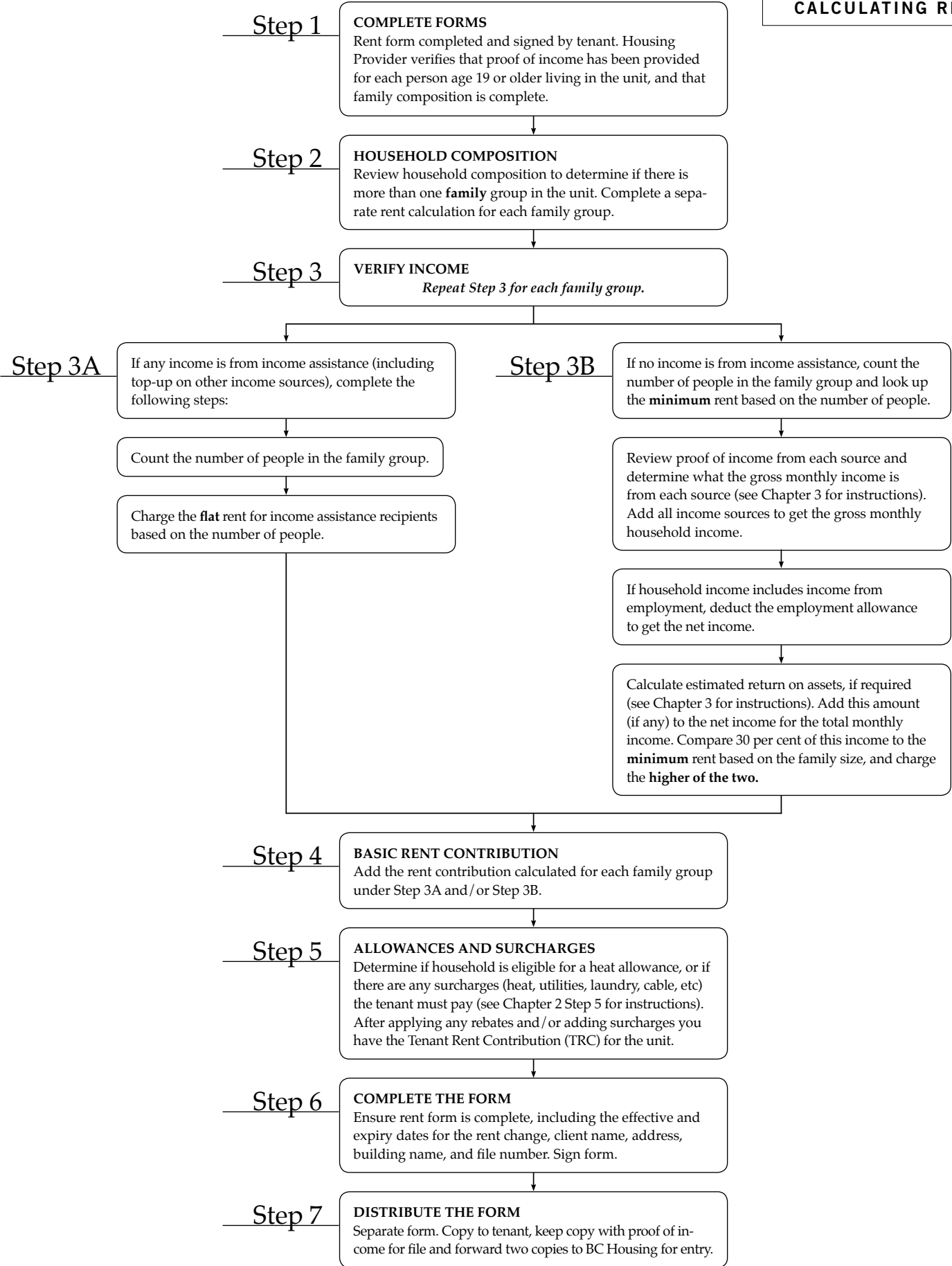
Phone: 604-439-4167, or toll free at 1-800-257-7756, local 4167

Email: rentdesk@bchousing.org

Hours of Operation

8:30 am to 4:30 pm
Monday – Friday
(Excluding statutory holidays)

Rent Calculation Overview Flow Chart





Chapter 2

CALCULATING RENT

Rent Calculation Step by Step

STEP 1 – COMPLETE THE FORMS

Each tenant completes the rent form and returns it to you. Some housing providers schedule times when tenants can come to their office to complete the forms. When the form has been completed, verify:

1. Is the family composition listed on the form complete to the best of your knowledge?
2. Has each occupant listed their date of birth, relationship to the tenant, income source and amount?
3. Has proof of income been provided for each occupant who is age 19 or older?
4. Has the tenant signed the form?
5. Has each occupant age 19 or older read and signed the form?

STEP 2 – HOUSEHOLD COMPOSITION

Review the household composition to determine if there is more than one family group in the unit. Any occupants who are not dependents of the primary tenant are considered a separate family group, and require a separate rent calculation. For example:

- A single tenant is a family group of one.
- A mother with a child is a family group of two.
- A mother with a child and the mother's 32-year-old brother living in the unit are two family groups: one group of two and one group of one.
- A couple (married or common-law) is a family group of two.

Use the following criteria to determine if someone is a dependent or member of the tenant's family group:

- Family group member: A married or common-law spouse (same or opposite sex).
- Dependent: A child, stepchild, adopted child or legal ward, who is unmarried or not in a common-law relationship and is:
 - Under the age of 19.
 - 19 or older and has provided proof of attending school full time.

All occupants 19 and older must declare income from all sources, even if they attend school full time.

Occupants who are 19 and older and do not meet the definition of a dependent complete a separate calculation for their rent contribution.



Example households with multiple family groups

#1

- *Mother with three children, ages 15, 16, and 17, and their Grandmother*

Grandmother is not a dependent, and as a non-dependent requires a separate rent calculation based on income.

Calculation #1: Rent contribution for tenant and her children.

Calculation #2: Rent contribution for Grandmother.

Calculation #1 plus Calculation #2 = Basic Rent Contribution for the unit.

#2

- *Mother with two children, ages 10 and 14*
- *18-year-old niece with one-year-old child*

The niece is not considered a member of her aunt's family. As a result, the 18-year-old and her child are considered a non-dependent family group, and require a separate rent calculation.

Calculation #1: Rent contribution for tenant and her two children.

Calculation #2: Rent contribution for niece and child.

Calculation #1 plus Calculation #2 = Basic Rent Contribution for the unit.

#3

- *Couple with two children, ages 4 and 19*

Scenario #1

The 19 year old is a *full-time student*, and is therefore considered a dependent. Any income would be included with the parents' income for the rent calculation.

Calculation #1: Rent contribution for couple and both children = Basic Rent Contribution for the unit.

Scenario #2

The 19 year old is not a student, and is therefore considered a non-dependent. A separate rent calculation based on income is required.

Calculation #1: Rent contribution for couple and one child.

Calculation #2: Rent contribution for 19 year old.

Calculation #1 plus Calculation #2 = Basic Rent Contribution for the unit.



Age of Tenant

When you are determining if someone is a dependent, use their age at the effective date of the tenancy, the annual review, or application for rent adjustment.

When reviewing income for seniors, use the age of the tenant at the date of the rent calculation to determine what proof of income is required. For example, if the rent calculation is effective for the month of February, and the resident turned 65 in January, you must ask for proof of Old Age Security income. But if the resident's birthday is in March, after the effective date of the rent calculation, you do not need to ask for proof of pension income until the following review.

Proof of Student Status

For an adult child to be considered a dependent, they must provide proof of full-time attendance at an educational institution. But if the primary tenant is a student, proof of student status isn't necessary. Primary tenants only need to declare their household income, as student status will not make a difference to how the rent is calculated.

Scenario #1

- *Couple with a 20-year-old son who is not in school*

The parents are considered a family group of 2, and the son is a family group of 1. The rent contribution is calculated for each family group and combined as the rent contribution for the unit.

Scenario #2

- *Couple with a 20-year-old son who is a full-time student*

The son provides proof of student status. No separate rent calculation is completed for the son. Instead, the rent contribution is calculated for a family group of 3.

Scenario #3

- *Single mother is a full-time student, with two children, ages 7 and 10*

Because the mother is already considered the primary tenant, the rent contribution is automatically calculated for a family group of 3. As a result, she does not need to provide proof of student status.

To qualify as full time, the student must be registered for a minimum of nine units of study, equalling nine hours per week. The course must have a minimum duration of six months in any continuous twelve-month period.

Give a copy of the *Student Verification Form* to tenants with a child 19 or older. A school representative must stamp and sign this form. You'll find the form in the appendix on [page 56](#).



If a student is unable to provide proof of enrolment or complete the *Student Verification Form* — which may occur during the summer months — a verbal declaration is acceptable, but must be followed up with documentation by mid-September. Advise the tenant that the rent contribution is subject to review, and if proof of enrolment is not provided by mid-September, the student must be charged the minimum rent beginning October 1. At that time, a revised *Application for Rent Subsidy* or *Declaration of Income and Assets* reflecting the change must be sent to BC Housing, with a copy to the tenant.

STEP 3 – VERIFY INCOME

After you have determined the number of family groups for the household in Step 2, review the sources of income for each family group. While there are many different sources of income, you need to determine which of the following two income categories applies to each family group to begin calculating rent:

- *Part or all of the income is from BC Employment and Assistance (income assistance) – Go to Step 3A*

Households or family groups with *any* income from income assistance are automatically charged a flat rent based on the number of people in the family group. The *flat rent* amount falls within the shelter payment income assistance provides. This amount is charged regardless of whether the only income is income assistance, or if people receive income assistance top-up on other income sources. For this calculation, refer to Step 3A below.

- *None of the income comes from income assistance – Go to Step 3B*

Households or family groups with no income payments from income assistance — instead, their income comes from employment, pension income, employment insurance, etc. — will be charged *30 per cent of their income, or a minimum rent* based on the number of people in the family group, *whichever is higher*. For this calculation, refer to Step 3B on [page 15](#).

It is possible for a household with multiple family groups to have rent based on:

- A flat rent for one family group receiving income assistance.
- Plus 30 per cent of the income or the minimum rent for another family group with income from other sources.

Step 3A – Income from BC Employment and Assistance

BC residents are entitled to a guaranteed minimum income through the provincial government BC Employment and Assistance program. Tenants who receive full or partial income assistance are charged a flat rent based on household size.



Income Assistance Flat Rent Table

Family Size	April 2009 Rent Charge	January 2010* Rent Charge
1	296	320
2	362	510
3	404	595
4	458	635
5	506	680
6	567	715
7	628	750
8	682	780
9	713	815
10	748	850
11	765	885
12	819	915

Income assistance Top-up
 Some tenants may earn an income from a source other than income assistance and receive "top-up" on that income from the Ministry of Social Development (MSD).

* Use for calculations with an effective date on or after January 1, 2010. Calculations prior to January 2010 use the April 2009 Flat Rent Charge.

Follow the steps below for each family group with income assistance payments from the Ministry of Social Development (MSD).

1. Determine family composition from Step 2.
2. Record the corresponding flat rent charge, based on the number of people.
3. Repeat for each family group in the unit, if they have income from MSD.

Make note of the other income source for these tenants, but there is no need to verify the other source, unless someone is seasonally or self-employed. Once you've confirmed they receive income assistance, the flat rent based on the number of people in the family group, will be applied.

Example households receiving income assistance

#1

Single parent with three children, aged 10, 14 and 17	Income Source	Rent Charge
Family size = 4	Income Assistance	\$635.00
Basic Rent Contribution		\$635.00

#2

Individual tenant, age 63	Income Source	Rent Charge
Family size = 1	CPP and Income Assistance	\$320.00
Basic Rent Contribution		\$320.00

**#3**

	Income Source	Rent Charge
Two parents with two children, aged 15 and 20 (The 20 year old is not a full-time student)		
Two parents and minor child, aged 15 Family size = 3	Income Assistance	\$595.00
Adult Child 20 years old Family size = 1	Income Assistance	\$320.00
Basic Rent Contribution		\$915.00

#4

	Income Source	Rent Charge
Two parents with four children, aged 3, 5, 8 and 19 (The 19 year old is a full-time student)		
Two parents, 3 minor children and 19 year old, full-time student Family size = 6	Income Assistance and Employment	\$715.00
Basic Rent Contribution		\$715.00

#5

	Income Source	Rent Charge
Single parent with one child, aged 2, and the tenant's 73-year-old mother		
Single parent with 1 child Family size = 2	Income Assistance and Child Support	\$510.00
73-year-old parent Family size = 1	Pension Income	30% of income or minimum rent See step 3B
Basic Rent Contribution		\$510.00 + ?

Reminder

Minimum rents are only applied to households where NONE of their income is from income assistance. (There's an exception for seasonal or fluctuating income. See [page 28](#).)

Step 3B – Income from other sources

When tenants have no income from income assistance, calculate the tenant rent contribution by comparing 30 per cent of gross monthly income to the minimum rent from the table below, and charging the higher of the two figures.

The minimum rent is the least amount a household will pay for rent based on family size. For example, if 30 per cent of a family's gross monthly income is less than the minimum rent, the minimum rent applies.



For details on what to include as income and what to exclude in rent calculations, please refer to the appendix, pages 54 and 55.

Minimum Rent Table

Family Size	August 2008 Rent Charge	April 2009* Rent Charge
1	135	140
2	205	213
3	248	257
4	297	308
5	345	358
6	394	409
7	442	458
8	491	509
9	539	559
10	588	610
11	637	661
12	684	709

* Use for calculations with an effective date on or after April 2009. Calculations effective prior to April 2009, use the August 2008 minimum rent.

Follow the steps below for each family group with no income from income assistance:

1. Determine family composition from Step 2 on [page 10](#).
2. Note the minimum rent based on the number of people.
3. Calculate gross monthly income from each income source. See Chapter 3 to find out how to calculate income.
4. If income includes earnings from employment, deduct the employment allowance. See [page 20](#) for information on the employment allowance.
5. Calculate estimated income from assets. See [page 32](#) for information on how to complete this calculation.
6. Add interest income to income from other sources, from Step 3 and Step 5.
7. Multiply total income by 30 per cent.
8. Compare 30 per cent of income to the minimum rent from Step 2, and charge the higher amount.
9. Repeat for each family group in the unit (determined in Step 1 above), if they have income sources that do not include income assistance.



Example households with income other than income assistance

#1

Couple and two children, age 15 and 21. The 21 year old is not a student.	Income Source	Rent Calculation
Father	Employed	30 per cent of total income, or minimum rent for 3 people (\$257.00) – whichever is higher Plus Minimum rent, family size 1, for the 21 year old = \$140.00
Mother	No income	
Child 15 years old	Not applicable	
21-year-old child – not a student	No income – no income assistance	

#2

Single parent with three children, ages 2, 4 and 15	Income Source	Rent Calculation
Parent employed	Employed	30 per cent of total income, or minimum rent for 4 people (\$308.00) – whichever is higher
Children age 2, 4 and 15	N/A	

#3

Single parent with three children, ages 6, 19 and 21. The 21 year old is a full-time student.	Income Source	Rent Calculation
Mother	Employed	30 per cent of total household income, including the 21 year old's income, or the minimum for 3 people (\$257.00) – whichever is higher Plus Flat rent for one person (19 year old on income assistance) = \$320
Child age 6	N/A	
Child age 19	Income assistance	
Child age 21 – full-time student	Employed part-time	



Important!

For rent calculations with an effective date of January 2010 or later, tenants in receipt of income assistance may now receive the heat allowance if the cost of heating is not included in their rent. See conditions listed under step 5.

STEP 4 – BASIC RENT CONTRIBUTION

Add the rent contributions calculated for each family group or non-dependent occupants in Steps 3A and 3B. The total gives you the basic rent contribution for the unit.

STEP 5 – ALLOWANCES AND SURCHARGES

Heat Allowance

Depending when the development was built, heat may be included in the tenant's rent contribution or may be a separate cost, because some developments have utility billing arrangements that require each tenant to pay for heat. In these buildings, tenants may be eligible for a heat allowance, if the following conditions are met:

- The tenant lives in a housing development where each unit is billed separately, and the tenant pays the utility company for the heating bill. (The cost of heating is not included in the rent.)
- 30 per cent of household income must be less than or equal to the market rent plus the heat allowance, in units where a market rent is applicable. The market is set to reflect the cost of comparable private market units.
- If the effective date of the rent calculation is December 1, 2009 or earlier – none of the household income can come from income assistance.

New for January 2010

- Effective January 2010 tenants in receipt of income assistance may be eligible to receive a heat allowance if all other conditions are met (ie: cost of heating not included in the rent and tenant pays heat bill directly to the utility company).

Example – Heat Allowance

- | | |
|---|--|
| <ul style="list-style-type: none"> • 3-bedroom unit located in Vancouver • Heat type: gas | <ul style="list-style-type: none"> • Monthly heat allowance = \$66 • Market Rent = \$850 • Market Rent + Heat Allowance = \$916 |
| Tenant receives and pays heat bill. | |

-
- If 30 per cent of income is less than or equal to \$916, the tenant can receive the heat allowance.*
 - If 30 per cent of income is greater than \$916, the tenant will not receive the heat allowance.

Note: If the effective date of the calculation is prior to January 1, 2010 and any of the tenant's income comes from income assistance, they will not receive the heat allowance.

However, if the effective date of the calculation is January 1, 2010 or later and the tenant has income from income assistance, they will receive the heat allowance.

Current *Monthly Heat Subsidy Rates* are included in the appendix on page 51.

If the household is eligible for a heat allowance, deduct it from the Basic Rent Contribution, calculated in Step 4, to get the Tenant Rent Contribution.

Heat Rebate

The amount of the heat rebate varies depending on the size of the unit, the type of heat and the location in the province.



Other Charges

Some developments may have additional charges tenants are responsible for, such as parking, laundry, cable and / or utilities, including heat.

If tenants in BC Housing directly managed developments are responsible for a surcharge, add it to their Basic Rent Contribution, calculated in Step 4, to get the Tenant Rent Contribution.

For non-profit and co-operatives, most additional charges are not included in the *Application for Rent Subsidy* form, because they would reduce the subsidy to the development. If you are unsure whether a surcharge should be included on the form, please contact the Rent Calculation Help Desk at 604-439-4167, or 1-800-257-7756, local 4167.

STEP 6 – COMPLETE THE RENT FORM

Ensure the rent form is complete, including the date the rent calculation takes effect, the tenant's name, address, building name, and file number. You should sign the form verifying you have proof of income on file.

STEP 7 – DISTRIBUTE THE RENT FORM

Separate the form and:

- Send one copy to the tenant to advise them of their estimated rent contribution.
- Put one copy in the tenant's file with proof of income.
- Send two copies to BC Housing to process. If there are any changes, we'll send one copy back to you showing the change.

When BC Housing revises a housing provider's calculation:

- Revisions resulting in a decreased tenant rent contribution will be processed for the effective date on the application. Advise the tenant of the new TRC, and make arrangements for a refund for overpayment of rent, if applicable.
- Revisions resulting in an increase in tenant rent contribution will be processed either for the effective date on the rent calculation form, or for the first of the month after BC Housing processes the change, whichever is later. For example, if BC Housing is processing a rent form dated for August during the month of September, a revision resulting in an increase will be effective in October. This approach gives you time to notify the resident of the increased Tenant Rent Contribution.



Chapter 3

HOW TO CALCULATE MONTHLY INCOME

In this chapter, we outline how to calculate gross monthly income from a variety of income sources. For details on what income is included and what's excluded for rent calculations, please refer to [pages 54 and 55](#) in the appendix.

Employment Allowance

An employment allowance of \$200 per month is given to each employed person in a unit. You deduct the \$200 employment allowance from the gross monthly income for each employed member of a household, before calculating 30 per cent of income.

If a working person earns less than \$200 per month, they receive an employment allowance up to the maximum of their monthly income. For example, if someone earns \$180 per month, the employment allowance will be \$180.

If a tenant receives employment income from two different sources, the maximum allowance per person remains \$200. If there's more than one employed person in a unit, each person can receive up to \$200.

Prior to October 2000, there was a range of allowances for different income sources. A small number of tenants under the previous system would have experienced a rent increase due to the elimination of some of these allowances. As a result, BC Housing has extended the earlier system of allowances for this group, so their rent contributions did not increase. For information on how to calculate rent for these tenants, please call our Rent Calculation Help Desk at 604-439-4167, or 1-800-257-7756, local 4167.

Regular Employment Income

You need to calculate gross annual income from regular employment income. Gross annual income is then adjusted to an average monthly income, which is used to calculate rent contributions.

Note any relevant information you receive from the tenant on the rent calculation form, as this information will help you calculate the rent. For example, if a tenant works overtime every week or receives a substantial annual bonus, these amounts need to be included.

The procedures below explain how to calculate gross monthly income for tenants who are employed full or part time. (For people who are self-employed, seasonally employed, or work on a flexible or irregular basis, please refer to the next two sections.)

Depending on the type of income verification, use one of the three methods listed on the next page to calculate gross monthly income. The preferred method is Year to Date income. If year to date income is available on the proof of income, use this approach. If year to date income is not available, use method 2 or 3.



Please note that proof of income should be no more than three months old. The only time older proof of income can be used is for seasonal or fluctuating income, where we may use last year's income tax information.

1. Year to Date (YTD) income

This method is the most accurate way to calculate employment earnings, because it gives an average over time that takes into account any periods where the income was high or low. YTD income appears on each pay stub from some employers.

2. Average gross pay from a series of consecutive cheque stubs

If 'year to date' information is not shown on the pay stub, you can take an average from a series of consecutive pay stubs. You need a minimum of three pay stubs for this method.

3. Statement from employer declaring gross monthly or annual salary

Often a tenant will provide a written declaration from their employer stating the annual or monthly salary, hourly rate and average number of hours, or year to date income.

If you are unsure if the proof of income is complete or valid, contact the employer to verify the information.

YEAR TO DATE (YTD) INCOME

Year to date income gives an average income earned since the beginning of a calendar year, or the start of employment, if employment began after the beginning of the year, such as a March 15 start date.

Before using YTD income to calculate average monthly income, verify how long the individual has worked at the job. In most instances, we accept a verbal declaration for the start date. If you are unsure and want to confirm the start date, contact the employer.

Follow the steps below to calculate average gross monthly income from year to date information on a pay stub:

1. Determine the frequency of pay by matching the Canada Pension Plan (CPP) deduction on the pay stub to the listings in the current CPP Payroll Deduction Tables. These tables will help you determine if the pay schedule is weekly, bi-weekly, semi-monthly or monthly. When matching to the CPP tables, use the actual gross pay for the pay period shown on the pay stub.
2. Record the YTD gross earnings from the cheque stub. If YTD includes vacation pay or overtime, determine if it is received on a regular, ongoing basis. Deduct overtime from gross income, unless it is received on a regular, ongoing basis, in which case it should be included. Include vacation pay if it is received on a regular, ongoing basis.
3. If the YTD income includes any taxable benefits such as a uniform allowance, meal allowance, or bus fare, deduct these amounts from the YTD gross earnings.

Payroll Deduction Tables

When you calculate income for employed tenants, have a copy of Canada Revenue Agency Payroll Deduction Tables on hand. These tables will help you determine if the pay schedule is bi-weekly, semi-monthly, etc. The tables list the deduction amounts for CPP (Canada Pension Plan), according to income level and pay frequency. To order a copy, call 604-666-7577 or, 1-800-959-1956. Or visit the website: www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/t4032/menu-eng.html



4. Determine if the tenant has been at this job since the beginning of the year. If not, confirm start date of employment.
5. Calculate the number of pay periods from the beginning of the year, or commencement of employment, to the date on the pay stub.
6. Divide the YTD income by the number of pay periods. This gives you the gross income per pay period.

Once you have calculated the average gross income per pay period, one of the following formulas can be applied to calculate average gross monthly income:

- Paid weekly
Gross weekly pay x 52 pay periods ÷ 12 = Gross Monthly Income
- Paid bi-weekly (every 2 weeks)
Gross bi-weekly pay x 26 pay periods ÷ 12 = Gross Monthly Income
- Paid semi-monthly (2 x per month)
Gross semi-monthly pay x 2 = Gross Monthly Income
- Paid monthly
Gross monthly pay (no calculation necessary)

Example – YTD income

- The tenant works full time. A pay stub dated May 26 shows the tenant receives a \$10.00 uniform allowance each pay period, as a taxable benefit.
- Frequency of pay = bi-weekly
- Employment commenced February 5.

Employment Income: Year to Date	\$ 7,458.26
Divide by number of pay periods (Feb 5 to May 26 = 8 bi-weekly pay periods)	÷ 8
Equals average pay per pay period	\$ 932.28
Less uniform allowance of \$10.00 per pay period. (If uniform allowance was included in YTD pay.)	– 10.00
Average pay per pay period (rent calculation)	\$ 922.28
Multiply by frequency of pay	x 26
Equals Annual Income	\$23,979.35
Divide by 12 months	÷ 12
Average gross monthly income	\$ 1,998.28



AVERAGE GROSS PAY FROM A SERIES OF CONSECUTIVE CHEQUE STUBS

1. Obtain proof of gross income for each source of employment.
2. Determine the frequency of pay by matching the Canada Pension Plan (CPP) deduction on the pay stub to the weekly, bi-weekly, semi-monthly, or monthly listing in the current CPP Payroll Deduction Tables.
3. If applicable, deduct taxable benefits, uniform allowance, and meal allowance from the gross pay amount on each cheque stub.
4. On each cheque stub, deduct overtime from the gross income *unless* it is received on a regular, ongoing basis, in which case it should be included. Include vacation pay if it is received on a regular, ongoing basis.
5. Add the amounts from Step 4, from each cheque stub.
6. Divide total income from Step 5 by the number of cheque stubs to get the average gross income *per pay period*.
7. Calculate the average *gross monthly income* using the steps outlined under YTD income.

Example – Averaging income

- The tenant has provided 5 pay stubs
- The frequency of pay = semi-monthly

Total gross pay from each pay stub	\$ 4115.00
Divide by 5 (# of pay stubs)	÷ 5
Equals average pay per period	\$ 823.00
Multiply by the frequency of pay	x 2
Equals average gross monthly pay	\$ 1646.00



Self-Employment Income

When a tenant is self-employed, the first step is to determine if the company is an Incorporated or Limited Company, or if it is a Sole Proprietorship or Partnership. The proof of income required and calculation will vary, depending on the type of self-employment.

LIMITED OR INCORPORATED COMPANY

Check the company name to see if there is a 'Ltd. or Inc.' following the name, which would identify it as a limited or incorporated company. A limited or incorporated company is a separate legal entity and submits a corporate tax return for the income of the company. The company income is not the income of the tenant who owns or runs the company. Instead, the tenant will be paid as an employee of the company. To calculate income from this type of self-employment, use the methods outlined above, in the section on employment income, to determine the gross monthly pay. If the tenant is unable to provide copies of cheque stubs, ask for the T4 or T4A from the previous year, and calculate an average monthly income from the previous year's annual income.

In addition to receiving wages from the company, the tenant will be a shareholder and the value of the company is considered an asset the tenant holds. Ask for a copy of the most recently filed corporate tax return (T2) and related financial statements. Find the balance sheet and note the following:

- Retained earnings
- Shareholders loan

If the tenant and/or spouse are the only shareholders in the company, the Retained Earnings and/or Shareholder Loan are considered an asset when calculating rent. If there are other shareholders, identify the percentage of shares the tenant and/or spouse hold, and include a proportionate amount of the retained earnings. Also check the corporate tax return to identify if any portion of the shareholders' loan belongs to another shareholder.

SOLE PROPRIETORSHIP OR PARTNERSHIP

(May be referred to as DBA – doing business as)

This type of self-employment income is the only category that does not use gross income to calculate rent. Instead, we use a calculation that allows some of the expenses associated with operating the business. The tenant must provide either the entire tax return from the previous year, including the Statement of Business Activities and the Capital Cost Allowance (CCA) schedule, or complete financial statements. Determine if the business is a sole proprietorship or partnership from the Statement of Business Activities or financial statements. If it is a sole proprietorship, the tenant has 100 per cent of the company earnings. If it is a partnership, the tenant will have a ratio of the earnings. For example, being a 50 per cent partner equals 50 per cent of the earnings.

Review the Statement of Business Activities to identify if any expenses have been claimed under the following categories:



Wages, Salaries, Management Fees

Ask for copies of T4s or T4As for the company to determine who received wages, salaries and management fees. If wages, salaries or management fees were paid to any household member living in the unit, confirm this member claimed the income. If the wages were not claimed, add this amount back into the net income on the Statement of Business Activities.

Rent

Determine if the rent expense was for a separate location from the rent-geared-to-income unit. If separate, this expense is allowed. But if the business is being operated out of the rental unit, add the rent amount back into the net income on the Statement of Business Activities.

Capital Cost Allowance (CCA)

The Capital Cost Allowance is a non-cash expense used for tax purposes. Any CCA deducted must be added back into the net income from the Statement of Business Activities. If CCA was claimed, find the CCA schedule or Balance Sheet. The undepreciated capital cost at the end of the year is considered an asset for the rent calculation.

Seasonal or Fluctuating Employment

A seasonal employee is someone who works in an industry that traditionally only offers employment for a portion of the year, such as the fishing industry, tourism and forestry. As a result, a seasonal employee's annual income each year is a combination of employment, Employment Insurance (EI) and, in many cases, income assistance.

In addition, there are many other instances where a tenant's income fluctuates or changes regularly, such as:

- Part-time and on-call work.
- Seasonal industries like tourism.
- The construction industry, where employees may move from one job to another, with multiple employers during the year, and some periods with no income or receiving EI.
- Commission salespeople whose income varies from one month to the next.
- Someone who performs the same type of work but regularly changes employers.

To avoid having to recalculate rent several times during the year, we have developed two methods for calculating a reasonable rent that takes into account periods of high and low incomes:



Previous year's tax return

When income is from seasonal employment or regularly goes up and down, but results in approximately the same annual amount, calculate the rent using the tax return from the previous year. Rent will be based on last year's income, by calculating an average monthly income from all sources of income.

YTD or average income

Use this method if a tenant recently began working in a seasonal industry or has fluctuating income, and the tax return from the previous year does not accurately reflect what they expect to earn this year. In this case, calculate the rent contribution using the year to date income over a number of consecutive pay periods. Use the steps outlined above in the section on Employment Income.

These methods eliminate the need for multiple rent adjustments during the year. But if someone provides documentation to show their current income has significantly and permanently decreased from the previous year, an adjustment can be processed.

To calculate rent using the previous year's tax return, follow these steps:

1. Verify the number of months the tenant was employed.
2. If applicable, verify the number of months the tenant received income assistance.
3. Add the annual gross income from all sources, including Employment, Employment Insurance and income assistance, if applicable.
4. Multiply the \$200 employment allowance by the number of months the tenant was employed, and deduct this amount from the total above. (For example, if someone worked 5 months: $5 \times 200 = \$1000$ deduction.)
5. Divide the remaining amount by 12 months to get the average monthly income.
6. Multiply by 30 per cent.
7. Compare amount above to either:
 - 7.1. The minimum rent for the family size, if the tenant received income assistance for five months or less.
 - 7.2. The flat rent for the family size, if the tenant received income assistance for six months or more.
8. Apply the heat rebate or other charges, if applicable. Seasonally employed tenants are eligible for the heat allowance for their unit (if one is applicable), even if their income in the previous year included some income assistance payments.



Example tax return for a seasonally employed tenant

#1

- Tenant worked for 4 months, collected EI for 33 weeks, and income assistance for 1 month
- Family size – six people

Employment	\$ 20,723.57
Employment Insurance (EI)	10,494.00
Income Assistance	955.00
Employment Allowance (4 months)	(800.00)
Total income for the year	31,372.57
Divide by 12 months	÷ 12
Total Average Monthly income	\$ 2,647.71
Add imputed rate of return on Assets, if applicable (0 for this example)	0.00
Multiply by 30 per cent	\$ 794.00
Compare to Minimum Rent for family size 6 <i>(Income assistance was received for less than six months of the year, so 30 per cent of income is compared to the Minimum Rent for the family size. Charge the higher of the two amounts.)</i>	\$ 409.00
Basic Rent Contribution	\$ 794.00
Apply rebates, surcharges if applicable	?
Tenant Rent Contribution	\$ 794.00 + ?

#2

- Tenant worked for 4 months, collected income assistance for 8 months
- Family size – six people

Employment	\$ 9,560.00
Income Assistance	7,586.00
Employment Allowance (4 months)	(800.00)
Total income for the year	16,346.00
Divide by 12 months	÷ 12
Total Average Monthly income	\$ 1,362.17
Add Imputed rate of return on Assets, if applicable (0 for this example)	0.00
Multiply by 30 per cent	\$ 409.00
Compare to FLAT rent for family size 6 <i>(Income assistance was received for more than six months of the year, so 30 per cent of income is compared to the FLAT rent for the family size. Charge the higher of the two amounts.)</i>	\$ 715.00
Basic Rent Contribution	\$ 715.00
Apply rebates, surcharges if applicable	?
Tenant Rent Contribution	\$715.00 + ?



An Important Exception

When you calculate income for seasonally employed tenants with some income assistance, this is the only situation when you don't automatically charge the flat rent for income assistance recipients.

Ensure you verify the number of months the tenant received income assistance during the previous year. Once you have calculated 30 per cent of gross household income, compare this amount to either the minimum rent for the number of people, if income assistance was received for less than six months, or the flat rent for the number of people, if income assistance was received for more than six months.

Employment Insurance (EI)

If a household member receives employment insurance as all or part of their income, note on the rent form that the TRC calculation is short-term and subject to review. Income for someone receiving EI and all other household members should be reviewed at least once every six months.

One to two months before the short-term calculation expires, follow up with the tenant and have them complete a new form and provide updated proof of income for all household members. The tenant rent contribution needs to be recalculated, the tenant advised of their new rent contribution and a copy of the form submitted to BC Housing.

Use the following steps to calculate the gross monthly income of tenants who only receive employment insurance, and have no other income:

1. Determine the gross weekly rate from the EI payment stubs. (If no stubs are available, follow the procedure below.)
2. Multiply the gross weekly rate by 52 (weeks), and divide by 12 (months) to arrive at the gross monthly income.

Example

Gross weekly EI rate	\$ 345.00
Multiply by 52 (weeks)	x 52
Total Annual EI income	17,940.00
Divide by 12 (months)	÷ 12
Total gross monthly income	\$ 1,495.00

EI Adjustments

Rent adjustments required due to a change from employment to EI income are processed to take effect:

- The first of the month following the date the employment ended.
- Or the first of the month after the tenant notifies you of the change in income.



EI WAITING PERIOD

Do not process a one-month adjustment during the EI waiting period, assuming there's no income and applying the minimum rent.

The tenant rent contribution should be based on the estimated EI earnings, because tenants often receive other money, such as vacation or severance pay, during the waiting period.

Tenant is waiting for the first EI cheque and no payment stub is available

If a tenant has just applied for EI and has not received the first cheque, ask them to obtain written verification of gross weekly EI income from the EI office. If this information is not available, you can use either:

- A copy of the record of employment (ROE) from the tenant's last employer.
- Or the weekly employed income listed on the pay stubs from the tenant's last job.

Use these steps to calculate estimated EI income from the record of employment:

- 1) Check the type of pay period in box "6" on the Record of Employment (ROE). This box will tell you if the pay period was monthly, semi-monthly, bi-weekly or weekly.
- 2) Check the first day worked in box "10" and the last day worked in box "11" to determine how long the tenant worked in this job.
- 3) Find the total insurable earnings in box "15B" on the ROE.
 - a) If paid weekly – divide by 27 (or by the number of weeks the tenant worked, if fewer than 27 weeks).
 - b) If paid bi-weekly – divide by 14 (or by the number of bi-weekly periods the tenant worked, if fewer than 14).
 - c) If paid semi-monthly – divide by 13 (or by the number of semi-monthly pay periods the tenant worked, if fewer than 13).
 - d) If paid monthly – divide by 7 (or by the number of months the tenant was employed, if fewer than 7).
- 4) This calculation will give you the average pay per pay period.
- 5) Convert this amount to gross monthly income using the formulas outlined under Employment Income on [page 20](#).
- 6) Multiply by 55 per cent, which will give you an estimated gross monthly income from EI.

To calculate estimated EI income using pay stubs from the tenant's last job:

- 1) Follow the steps outlined under the section on Employment Income starting on [page 21](#) to determine gross monthly income from employment.
- 2) Multiply the gross monthly income by 55 per cent for the estimated gross monthly income from EI.

No Employment Allowance

Tenants receiving EI, but no income from employment, are not eligible for the Employment Allowance.



When a tenant receives their first EI cheque, re-calculate the tenant rent contribution. If the EI payment is higher than estimated, adjust the tenant rent contribution for the first of the month following the date the cheque was received. If the EI payment is lower than estimated, adjust the tenant rent contribution retroactively to the effective date of the first calculation.

EI Plus Employment

People receiving Employment Insurance can earn up to 25 per cent of their weekly EI payment, without affecting their benefits, and the EI payment stub will list “deductions for employment.” When you see this item on the tenant’s proof of income, use the following steps to determine average gross monthly income from both Employment and EI:

1. Find the gross weekly rate of EI income from the proof of EI income.
2. Multiply the weekly rate by 125 per cent to determine the maximum allowable weekly income from EI income and employment.
3. Multiply this amount by 52 (weeks) to get an annual income.
4. Divide the annual income by 12 (months) to arrive at the gross monthly income.
5. Deduct the \$200 employment allowance.
6. Multiply by 30 per cent and compare to the minimum rent based on household size.

When someone receives EI and earns employment income, set the rent calculation as short-term and review it in six months.

Employment Allowance

If a tenant has income from both EI and employment, they are entitled to the Employment Allowance.

Child Support

Child support is included in the rent calculation. When you verify the child support amount, use your discretion about what is acceptable proof of income. Some examples of proof of child support include:

- A court order or written agreement.
- Record of payments from the Family Maintenance Enforcement Program.
- Cheque copies.
- A written declaration from the provider of child support payments.

It may not be possible for the tenant to provide proof, if the child support is not court ordered, and the parent paying the child support is unwilling to provide documentation. In these cases, you can accept a verbal declaration from the tenant.

If a tenant says child support payments are sporadic or vary in amount from month to month, calculate an average by:

1. Obtaining proof or a declaration from the tenant of the amounts (if any) received over the past three to twelve months.



2. Adding the amounts and dividing by the number of months to produce an average monthly income from child support.

Example

Child support payments have become sporadic and vary in amount.

Monthly child support payments:	
Month 1	\$ 275.00
Month 2	0.00
Month 3	190.00
<hr/>	
Total	\$ 465.00
<hr/>	
Divide by three months	÷ 3
<hr/>	
Average child support	\$ 155.00

Pension Income

Convert Foreign Funds

If a tenant receives a foreign pension in a currency other than Canadian dollars, convert the pension to Canadian dollars. Use the current bank exchange selling rate to calculate the conversion.

Most public pensions — OAS, GIS, CPP— provide monthly income, and there are usually no tax deductions. However, many private pensions will have tax deducted. Include the gross value of all pension income, before taxes, when you calculate the rent.

You can accept a wide range of proof of income for pensions, including copies of bank books or bank statements showing deposits, a copy of the actual pension cheque, bank letters showing monthly deposits, or a letter from the pension provider. To determine if any tax deductions were made from private pensions, ask to see the previous year's T4A statement.

To convert foreign pensions into Canadian dollars, call your local bank or visit the website www.xe.com/ucc, or www.royalbank.com/travel/fxconvert.

Student Income

- Student loans are repayable, and are not considered income for the rent calculation.
- Equalization payments, scholarships and grants are also exempted from the rent calculation.
- Training allowances are not repayable, and are considered income.
- Students must declare all other income, including regular full- or part-time employment. If you're doing the rent calculation in summer, income from increased summer hours or a temporary summer job is exempted from the income calculation.



Income from Assets

When tenants have assets worth more than \$10,000, we estimate a minimum income earned on those assets above \$10,000, and include this estimated return on assets in the household income.

The interest rate used in the calculation is called the *Imputed Rate of Return*. The rate is reviewed annually, and page 53 of the appendix lists the current *Imputed Rate of Return*. This rate applies to all new tenants who move in during the year, and all annual rent reviews and rent adjustments during the year.

Assets are possessions with the potential to earn income, either now or in the future. Some examples include:

- Stocks, bonds, mutual funds, shares and/or other investments.
- Cash, savings and term deposits.
- Equity in real estate holdings and capital investments.

Effective January 1, 2009, Registered Retirement Savings Plans (RRSPs) and Registered Education Savings Plans (RESPs) are exempt from inclusion in total assets for the purpose of rent calculation.

See page 54 and 55 of the appendix for a list of income and assets that are included or excluded for the purpose of rent calculations.

Follow these steps to calculate income from assets:

1. Add up the value of all assets using the proof of assets, such as bank records and appraisal valuations. Record this amount on the *Application for Rent Subsidy or Declaration of Income and Assets*.
2. If the total is \$10,000 or less, there is no further calculation required and no estimated interest to be added to other incomes. If the total is more than \$10,000 go to Step 3.
3. Deduct \$10,000 from the value of total assets.
4. Multiply the net value of the assets by the current year's imputed rate of return. Then divide by 12 (months) to arrive at a monthly return on assets.
5. Add the monthly return on assets to other monthly income totals.

Personal Belongings

Personal belongings such as furniture, jewellery, clothing, or cars are not included as assets.



Example calculation of estimated interest on assets

Total assets from all sources	\$ 17,500.00
Less asset exemption	- 10,000.00
Net Assets	7,500.00
Multiply by imputed rate of return <i>(For reference: rate changes periodically, see appendix for current rate)</i>	x 3%
Estimated annual interest	225.00
Divide by 12 months	18.75
Monthly return on assets to be added to monthly income	\$ 18.75

ASSET DISPOSAL

Tenants with substantial assets should be advised their rent may only be adjusted to a lower amount, based on a maximum decrease of \$10,000 in assets, once each year. Any amount of asset disposal over \$10,000 will not be included in the rent adjustment, unless tenants prove they used the proceeds for personal benefit, such as purchasing a car or taking a holiday.

For example, if a tenant declared \$200,000 of assets one year, then the following year claimed total assets of \$50,000, unless the tenant could provide proof that the \$150,000 decrease was for personal benefit, a maximum decrease of \$10,000 will be applied and the amount of \$190,000 will be used in the estimated income calculation.

Assets given to another family member do not count as an allowable decrease in assets.

ASSETS THAT DO NOT PRODUCE INCOME

Sometimes tenants have assets that produce no income such as:

- Property that is vacant or not collecting rent.
- Cash not held in an interest-bearing account.

You still apply the imputed rate of return to these assets, regardless of whether the tenant is actually receiving an income from the assets.



ASSETS THAT PRODUCE A MONTHLY INCOME

If an asset produces monthly income, such as a rental income for a house, or a monthly payment from a RRIF (Registered Retirement Income Fund), use the higher of the monthly income or the imputed rate of return, not both.

Proof of income and the asset value are required if a tenant earns monthly income from an asset. You can use a tax return, investment statement, BC property assessment, and mortgage statements.

Example of rental income vs. imputed rate of return

Monthly Rental Income	\$ 1,000.00
Less monthly mortgage payment	- 860.00
Net Income	\$ 140.00

Versus

Value of property (from BC Assessment Notice)	\$ 250,000.00
Less outstanding mortgage	- 70,000.00
Less asset exemption	- 10,000.00
Net value of asset	\$ 170,000.00
Multiply by imputed rate of return (Sample rate only – rate changes annually)	x 3%
Estimated annual interest	\$ 5,100.00
Divide by 12 months	÷ 12
Monthly return on assets	\$ 425.00

The higher amount of \$425.00 is included as income for the rent calculation.

Other Income Sources

If a tenant has other sources of income that aren't covered in any of these procedures, you can use the procedure that seems most suitable for that income. If you are unsure how to proceed, contact our Rent Calculation Help Desk at 604-439-4167, or 1-800-257-7756, local 4167, for assistance.

Please refer to the appendix on [page 54 and 55](#) for a list of what to include and exclude as income when calculating rent.



Chapter 4

COMMON QUESTIONS

When would a tenant be audited?

There are two kinds of rent calculation audit:

- *Random program audits* – BC Housing randomly selects a number of tenants to audit each month to ensure people are accurately reporting household income.
- *Individual audits* – When a concern is raised about a tenant's income and rent contribution, an audit can be requested.

If we find a discrepancy in either case, the tenant rent contribution and subsidy are recalculated and we work with the tenant to set up a repayment schedule. If you believe someone has not reported income accurately, contact Applicant Services to discuss if an audit is warranted.

When should tenants be informed of a change in rent?

Whenever you calculate a tenant's rent contribution and the rent is changing, advise the tenant of the new estimated rent, as soon as the form is complete. Don't wait for BC Housing to process the form. You need to give tenants an opportunity to prepare for changes, particularly if the rent is increasing.

If we need to revise a rent calculation upwards, the revision takes effect the first of the month after BC Housing staff process the calculation. We don't revise retroactively if it increases the tenant's rent contribution, unless the revision is due to a resident inaccurately declaring income. If the revision results in a rent decrease, the change will be adjusted retroactively.

People living in RGI units do not pay a market rent, they make a contribution to the market rent. As a result, it is not necessary to give 90 days notice of an increase to a TRC. However, as a common practice, we try to give as much notice as possible. But you must give three months notice of a rent increase to tenants paying market rents. For co-ops, these terms will be set out in the Rules or the occupancy agreement.

When should short-term adjustments be made?

Tenants collecting Employment Insurance or WorkSafeBC Insurance have a temporary income source. Inform these tenants their rent contribution has been set for a short term basis and is subject to review.

The rent contribution should be reviewed after six months. But if the next annual review is due in seven or eight months, you can extend the short-term adjustment beyond six months, so the tenant doesn't have their income reviewed twice in a three-month period.

When the short-term adjustment expires and tenant income is being reviewed, each adult member of the household must re-declare their income.



What happened to the income allowances?

Before October 1, 2000, we deducted a number of income allowances from monthly income, for a range of income sources. However, in simplifying the rent calculation process a number of these allowances were eliminated, leaving only one income allowance, the \$200 employment allowance (see [page 20](#)).

A small number of existing tenants would have experienced a rent increase, as a result of this change. We have continued applying the previous income allowances for this group, so they do not face a rent increase due to the change. If you are calculating rent for someone under the previous system, please call BC Housing's Rent Calculation Help Desk for assistance at 604-439-4167, or 1-800-257-7756, local 4167.

When do retroactive rent adjustments take effect?

When a tenant notifies you their income has gone down, decrease their rent contribution on:

- The first of the month following the change in income, or
- The first of the month following the date the tenant advises you of the change.

Usually there's no retroactive adjustment if a tenant is late informing you of a decrease in income. But exceptions can be made in extenuating circumstances. For example, if someone is hospitalized after an accident, you may not find out about the decrease right away. Or when there's a death in the family, people may wait to apply for the decrease until a period of grieving has passed. In these cases, a retroactive adjustment would be appropriate. Please ensure the reasons for the retroactive adjustment are noted on the *Application for Rent Subsidy or Declaration of Income and Assets*.

We don't process rent reductions for a temporary decrease in income, such as:

- A temporary reduction in hours.
- Sick time.
- Vacations.
- A strike or lock out during a labour dispute.



What if someone on income assistance was charged too much for rent?

If the tenant rent contribution was calculated incorrectly, and led to someone on income assistance being overcharged, first determine if income assistance covered the over-payment.

If the shelter payment from income assistance covered the full amount you charged for rent, the rent contribution will be adjusted the month after the error was discovered. But if the overpayment was not covered by the shelter payment from income assistance, adjust the rent retroactively.

When are rent increases calculated?

Normally, when a tenant's rent contribution has been set, it's not reviewed until the next annual review period. So if a tenant's income increases after calculating the rent contribution, from a raise or new job, for example, they do not have to re-declare their income and pay an increased rent. But there are a few exceptions, including:

- *A short-term rent calculation expires* – When rent is calculated on a short-term basis because the income source is temporary — EI or WorkSafeBC Insurance — each member of the household must re-declare all income sources.
- *Change in family composition* – When someone 19 or older joins or leaves the household, recalculate the tenant rent contribution using current income for each family group.
- *An audit* – If an audit has been performed and shows incomes were not properly declared, the rent will be adjusted.

How do we handle co-parenting/shared custody arrangements?

In BC Housing developments, we accept tenants with a child or children who live with them a minimum of 40 per cent of the time. We charge rent as if the children were in the unit full time. We place people in units that contain an appropriate number of bedrooms, based on the National Occupancy Standards.

Non-profit and co-op housing providers need to establish policies to address partial custody or shared access arrangements. You are not required to use the same criteria as BC Housing. However, we do not waive occupancy standards if children reside in the unit less than 40 per cent of the time.

What should be done when children are temporarily absent?

If a child or children are not living in the unit because of a custody dispute, apprehension, or other temporary arrangements, the tenant can continue to receive subsidy for up to six months. Documentation from an appropriate agency is required, with the estimated date the children will be returned or the issue resolved. Continue to charge rent as if the children were in the unit.



After the six-month period, follow up to determine the status of the children's return. If additional documentation is provided, you can process further short-term adjustments, as long as the tenant is actively working to have the children rejoin the household.

If the children are not returning, apply your policy for people in over housed situations. For more information on over housing policies, contact Applicant Services or see Tab 2, Resident Relations, Chapter 1, [page 20](#).

Example 1

A tenant receiving income assistance is living in a three-bedroom suite by herself. She has two children who will hopefully rejoin her after a custody dispute is settled. Rent is based on the flat rent for a family of 3.

Example 2

A tenant co-parents with one child living in the unit 45 per cent of the time. When calculating the rent contribution, charge either the flat rent for a household of 2, or compare 30 per cent of income to the minimum rent for a household of 2, depending on the source of income.

What arrangements are made for live-in attendants for disabled tenants?

There are a variety of arrangements for live-in caregivers or attendants:

- If a disabled tenant requires a full-time live-in, or overnight attendant or caregiver, you require verification in writing from the Ministry of Health. When confirmation is received, place the tenant in a unit with an additional bedroom for the caregiver.
- If the caregiver's primary residence is the rent-geared-to-income unit, and their sole source of income comes from working as a caregiver, they are not charged rent.
- Similarly, if a tenant has a series of different overnight caregivers, none of whom live in the unit full time, place the tenant in a unit with an additional bedroom for the caregiver, with no additional charge.
- Live-in caregivers must declare income from outside employment when they are employed elsewhere during the day, providing tenant care is not the primary source of income, and their primary residence is the RGI unit. Include this income in the rent contribution for the unit. The caregiver is considered a tenant, because residence in the unit is not a condition of the outside employment.



What's the process to transfer a subsidy in ILM co-ops?

Some housing co-op units receive rent subsidies for lower income members. To transfer the rent subsidy from one unit to another, co-ops must complete a *Request to Transfer Subsidy Designation* form. Guidelines and a copy of this form are included in the appendix on [page 58](#).

Being able to transfer the subsidy gives co-ops some flexibility in selecting members. For example, someone receiving a rent subsidy can move to another unit in the same co-op without losing their subsidy. Or if someone no longer requires a subsidy, the subsidy designation can be transferred to a vacant market unit to house an applicant in need of a subsidy, or to an existing market member who requires a subsidy.

Include an *Application for Rent Subsidy* when submitting the *Request to Transfer Subsidy Designation* to BC Housing.

BC Housing approval is not required for subsidy transfers when the member receiving subsidy is in core housing need and meets the national occupancy standards for family and unit size.

However, BC Housing approval is required if the minimum occupancy standards are not being met and the household will be over housed, or if the proposed recipient is not in core need. Unique situations will be given careful consideration on an individual basis. It is important to provide supporting documentation.

How can Provincial Housing Program unit designations be changed?

To change the designation of a Provincial Housing Program unit between rent-g geared-to-income (RGI) and non-RGI, submit a *Change of Unit Designation (CUD)* form to BC Housing. A copy is included in the appendix on [page 59](#). This type of change may occur when:

- An RGI tenant's income has increased, and they are now paying the non-RGI rent, or
- There are no applicants for a non-RGI unit and the housing provider wants to place an RGI applicant.

Do we have to advise BC Housing of resident changes in Provincial Housing Program non-RGI units?

There is no need to submit resident information for non-RGI units in Provincial Housing Program developments. BC Housing only needs to be advised when a non-RGI unit changes to RGI, or an RGI unit changes to non-RGI, with the *Change of Unit Designation (CUD)* form. See Tab 2, Resident Relations, Chapter 1, [page 10](#) for information on maintaining the income mix.



How do we set the rent for a caretaker's unit?

Non-profit developments often have a resident caretaker. BC Housing will pay subsidy for a unit occupied by a caretaker based on the following guidelines:

- 1) If the caretaker is in core need and meets the minimum national occupancy standards, use the RGI calculations outlined in this manual to determine the rent contribution. Subsidy will be paid as the difference between the TRC and the full economic rent.
- 2) If the caretaker is not in core need, the rent will be the lower of:
 - 30 per cent of the Housing Income Limits (HILs) for the unit size, or
 - The CMHC maximum market rent for the community.

Example

- 2 bedroom house in Burnaby = \$3,541.66 per month x 30 per cent = \$1063
 - 2 bedroom market rent ceiling December 2009 CMHC Survey = \$1177
- Rent = \$1063 (Lower of the two amounts.)

What if the caretaker pays a lower rent?

Some non-profit societies decide to collect a lower rent than the above calculation sets out, as part of the caretaker's employment contract. If the rent is reduced, the difference between the amount collected and the calculated rent is considered to be a taxable benefit and should be included as part of the maintenance salaries line item in the budget.

Using the example from the question above:

If the caretaker is not in core need and the rent is set at \$1063 per month, the society will receive subsidy for the difference between \$1063 and the economic rent. But if the society is only collecting \$200 per month from the caretaker, the additional \$863 (\$1063-\$200) is a taxable benefit for the caretaker. The annual amount of \$863 x 12 = \$10,356 should be included in the budget as a maintenance salaries cost.

You should credit rent revenue by \$10,356 and debit maintenance salaries by the same amount.



What do we do if someone says they have no income?

If residents say they have no income, verify that they are not receiving income assistance, and then charge the minimum rent based on the number of people in their family group. Therefore a single person with no income will be charged the minimum rent for one person.

When a tenant has no income the rent adjustment should be set as short-term, and reviewed at least every six months to determine if the situation has changed.

Should tips be included as income?

If someone earns tips or gratuities, ask what the average annual amount is and add this figure to the gross annual income.

For the rent calculation, a verbal declaration is acceptable, and a reasonable estimate will suffice.

What is someone is self-employed and claims a business loss?

If the net income from self-employment is a negative amount (even after adding back Wages, Rent or Capital Cost Allowance (see page 24 and 25 for more details)), for rent calculation purposes the self employed income will be \$0.00. Losses from self employment cannot be used to reduce income from other sources for the purposes of rent calculation.



Glossary

Dependent – A married or common-law spouse of the same or opposite sex, or an unmarried (or not living in a common-law relationship) child, stepchild, adopted child or legal ward, who is:

- Under age 19; or
- Has provided proof of attending school full time, if older than 19.

Family – A minimum of two people who are related by blood or marriage (including common-law spouses of the same or opposite sex), or if unrelated, one of whom is dependent on the other.

BC Employment and Assistance Program – Provincial income and asset tested program intended to assist people temporarily while they find work and to assist those who are unable to participate fully in the work force and those who are not expected to gain independence through employment.

GIS – Guaranteed Income Supplement, a federal program that supplements OAS income (see below). People 65 or older who have been residents of Canada for the last 10 years may be eligible. GIS payments are based on a sliding scale, according to the previous year's income (other than OAS income), and can range from zero to a maximum amount.

Income Assistance – Assistance received through the Ministry of Social Development (MSD). Includes both regular income assistance and assistance for households with persons with disability (PWD) and persons with persistent multiple barriers (PPMB) status with MSD.

Non-dependent resident – A person 19 or older, living with the tenant, who is neither a dependent spouse nor a child of the tenant, and is a full-time student.

Old Age Security (OAS) – This is a federal income assistance program. Anyone 65 or older, who has been a resident of Canada for the last 10 years, is eligible. OAS payments are a flat monthly rate and can be supplemented by GIS (see above).

Senior – A person who is at least 55 years old.

Senior's Supplement – A provincial income supplement for seniors aged 65 or older, who are receiving Old Age Security (OAS – see below). This income is not income assistance.

Spouse – A husband, wife, or common-law partner of either gender.

Spouses Allowance – A federal income assistance program for seniors aged 60 to 64, who have a spouse aged 65 or over collecting OAS. If the older spouse dies, the surviving spouse is eligible to collect Widowed Spousal Allowance until age 65 or remarriage, whichever comes first. Spouses Allowance payments are based on a sliding scale, which takes other incomes into account.



Appendix

RENT CALCULATION

FLAT RENT AND MINIMUM RENT TABLES

HOUSING INCOME LIMITS (HILs) - UPDATED PERIODICALLY

2011 HILs

2010 HILs

MUNICIPALITIES NOT ON HILs TABLE

NATIONAL OCCUPANCY STANDARDS

MONTHLY HEAT SUBSIDY RATES

April 2007 Heat Subsidy Rates

April 2006 Heat Subsidy Rates

IMPUTED RATE OF RETURN ON ASSETS – UPDATED ANNUALLY

INCOME SOURCES – WHAT TO INCLUDE AND EXCLUDE

ASSET TYPES

STUDENT VERIFICATION FORM

ILM CO-OP – REQUEST TO TRANSFER SUBSIDY DESIGNATION

GUIDELINES FOR SUBSIDY DESIGNATION TRANSFERS

PROVINCIAL HOUSING PROGRAM CHANGE OF UNIT DESIGNATION

NOTIFICATION OF TENANCY/MEMBERSHIP CHANGE

BLANK APPLICATION FOR RENT SUBSIDY

SAMPLE APPLICATIONS FOR RENT SUBSIDY



Flat Rent Table

BC residents can receive income assistance through the BC Employment and Assistance Program, or Employment and Assistance for persons with disabilities. Tenants who receive full or partial income assistance are charged a flat rent based on household size.

Income Assistance Flat Rent Table

Family Size	April 2009 Rent Charge	January 2010*
1	296	320
2	362	510
3	404	595
4	458	635
5	506	680
6	567	715
7	628	750
8	682	780
9	713	815
10	748	850
11	765	885
12	819	915

Important!

For rent calculations effective January 2010 or later, tenants paying a flat rent may receive a heat allowance. See chapter 2 page 18 for more information.

* Use for calculations with an effective date 00 or after January 1, 2010. Calculations prior to January 2010, use the April 2009 Flat Rent Charges.

Minimum Rent Table

When tenants have no income from income assistance, you calculate the tenant rent contribution by comparing 30 per cent of gross monthly income to the minimum rent from the table below, and charging the higher of the two figures.

The minimum rent is the least amount a household will pay for rent based on family size. For example, if 30 per cent of a family's gross monthly income is less than the minimum rent, the minimum rent applies.

Minimum Rent Table

Family Size	August 2008 Rent Charge	April 2009*
1	135	140
2	205	213
3	248	257
4	297	308
5	345	358
6	394	409
7	442	458
8	491	509
9	539	559
10	588	610
11	637	661
12	684	709

* Use for calculations with ineffective date on or after April 2009. Calculations effective prior to April 2009, use the August 2008 Minimum Rents.

Reminder: Minimum rents are only applied to households where NONE of their income is from income assistance. See Chapter 2 for more information on how to use these tables.



2011 Housing Income Limits (HILs)

Housing Income Limits represent the income required to pay the average market rent for an appropriately sized unit in the private market. Average rents are derived from CMHC's annual Rental Market Survey, done in the fall and released in the spring. The size of unit required by a household is governed by federal/provincial occupancy standards.

The HILs are generally updated every 3 years.

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Lower Mainland					
Abbotsford	\$23,500	\$27,000	\$33,500	\$44,000	\$47,000
Chilliwack	\$21,000	\$26,000	\$32,500	\$39,500	\$42,000
Hope	\$19,500	\$23,500	\$27,500	\$34,000	\$37,000
Powell River	\$19,250	\$23,100	\$29,150	\$31,500	\$34,000
Squamish	\$22,000	\$30,800	\$35,750	\$40,700	\$44,000
Sunshine Coast	\$21,450	\$26,950	\$33,000	\$36,850	\$40,700
Vancouver	\$32,500	\$36,300	\$44,500	\$53,900	\$56,400
Non-Market Areas	N/A	\$52,800	\$59,400	\$68,200	\$73,700

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Southern BC					
Ashcroft/Cache Creek	\$17,500	\$19,800	\$24,200	\$28,600	\$31,900
Castlegar	\$18,500	\$22,000	\$27,500	\$32,000	\$34,500
Cranbrook	\$18,150	\$23,000	\$28,600	\$32,000	\$34,500
Creston	\$19,000	\$22,500	\$26,400	\$29,700	\$32,450
Elk Valley	\$17,000	\$21,000	\$26,400	\$28,600	\$31,350
Golden	\$19,250	\$24,000	\$30,250	\$33,000	\$36,300
Grand Forks	\$17,000	\$21,000	\$27,000	\$28,600	\$31,900
Kamloops	\$24,200	\$28,600	\$35,200	\$40,700	\$45,650
Kelowna	\$25,000	\$30,000	\$37,500	\$45,000	\$48,000
Kimberley	\$17,500	\$20,900	\$25,500	\$30,000	\$32,500
Merritt	\$19,000	\$21,450	\$26,000	\$33,000	\$36,500
Nelson	\$20,900	\$25,000	\$31,000	\$36,000	\$38,500
Oliver/Osoyoos	\$18,150	\$23,100	\$26,950	\$30,800	\$34,100
Penticton	\$22,000	\$26,400	\$31,900	\$40,000	\$43,000
Princeton	\$17,000	\$20,000	\$23,500	\$27,000	\$33,000
Revelstoke	\$17,600	\$23,650	\$29,150	\$29,700	\$32,450
Salmon Arm	\$19,000	\$25,300	\$32,450	\$34,650	\$38,000
Trail	\$16,000	\$19,800	\$24,500	\$29,000	\$31,500
Vernon	\$21,000	\$27,000	\$33,550	\$36,850	\$41,000
Non-Market Areas	N/A	\$51,700	\$58,300	\$67,100	\$71,500



Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Vancouver Island					
Campbell River	\$19,000	\$25,000	\$30,000	\$36,300	\$40,000
Courtenay - Comox	\$19,800	\$26,400	\$32,000	\$38,000	\$41,000
Duncan - N. Cowichan	\$20,000	\$24,000	\$29,000	\$38,000	\$41,500
Nanaimo	\$21,450	\$27,000	\$34,000	\$38,500	\$41,500
Parksville - Qualicum	\$21,450	\$26,500	\$30,000	\$37,000	\$41,000
Port Alberni	\$18,000	\$21,000	\$27,500	\$32,450	\$35,000
Port Hardy	\$17,000	\$21,000	\$27,000	\$30,800	\$34,100
Victoria	\$27,000	\$32,450	\$40,500	\$53,500	\$55,550
Non-Market Areas	N/A	\$51,700	\$58,300	\$67,100	\$71,550

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Northern BC					
Chetwynd	\$23,000	\$28,000	\$32,500	\$38,500	\$43,000
Dawson Creek	\$25,300	\$31,000	\$37,400	\$45,000	\$49,500
Fort St. John	\$25,000	\$31,000	\$38,500	\$46,000	\$51,500
Houston	\$17,000	\$19,500	\$24,000	\$28,000	\$30,000
Kitimat	\$17,500	\$20,000	\$24,500	\$28,600	\$31,000
Mackenzie	\$24,000	\$30,000	\$34,100	\$34,650	\$35,000
Prince George	\$22,000	\$26,000	\$30,000	\$36,000	\$40,000
Prince Rupert	\$18,500	\$23,000	\$30,250	\$33,550	\$37,400
Quesnel	\$16,500	\$22,000	\$26,950	\$32,450	\$35,500
Smithers	\$19,500	\$22,500	\$28,000	\$32,500	\$35,200
Terrace	\$19,500	\$23,500	\$29,000	\$32,450	\$35,000
Vanderhoof	\$19,800	\$24,200	\$28,050	\$31,900	\$35,200
Williams Lake	\$20,000	\$24,200	\$30,250	\$36,300	\$38,500
Non-Market Areas	N/A	\$44,000	\$50,600	\$60,500	\$66,000

Occupancy Standards

1. There shall be no more than 2 or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children
4. Dependants aged 18 or more do not share a bedroom.
5. Dependants aged 5 or more of opposite sex do not share a bedroom.



2010 Housing Income Limits (HILs)

Formerly known as “Core Need Income Thresholds (CNITs)”

Housing Income Limits represent the income required to pay the average market rent for an appropriately sized unit in the private market. Average rents are derived from CMHC’s annual Rental Market Survey, done in the fall and released in the spring. The size of unit required by a household is governed by federal/provincial occupancy standards.

The HILs are generally updated every 3 years.

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Lower Mainland					
Abbotsford	\$21,500	\$26,500	\$32,500	\$41,000	\$45,500
Chilliwack	\$21,000	\$25,500	\$32,500	\$38,500	\$41,500
Hope	\$19,000	\$23,000	\$27,500	\$34,000	\$37,000
Powell River	\$18,000	\$22,000	\$28,000	\$30,500	\$34,000
Squamish	\$22,000	\$28,000	\$33,000	\$38,000	\$41,500
Sunshine Coast	\$22,500	\$29,000	\$35,000	\$41,000	\$44,000
Vancouver	\$31,500	\$35,000	\$42,500	\$51,000	\$55,000
Non-Market Areas	N/A	\$48,000	\$54,000	\$62,000	\$67,000

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Southern BC					
Ashcroft/Cache Creek	\$17,500	\$22,000	\$26,000	\$30,000	\$32,000
Castlegar	\$18,500	\$22,000	\$27,000	\$31,000	\$34,500
Cranbrook	\$17,000	\$22,000	\$28,000	\$32,000	\$34,000
Creston	\$19,000	\$23,000	\$28,000	\$33,000	\$35,000
Elk Valley	\$17,000	\$21,000	\$24,500	\$29,500	\$31,500
Golden	\$20,500	\$25,000	\$31,500	\$37,500	\$40,500
Grand Forks	\$17,000	\$21,000	\$26,000	\$31,000	\$33,500
Kamloops	\$24,000	\$28,000	\$34,500	\$41,000	\$43,500
Kelowna	\$27,000	\$32,500	\$38,500	\$44,000	\$47,500
Kimberley	\$17,500	\$20,500	\$24,500	\$29,500	\$31,500
Merritt	\$19,000	\$21,500	\$26,000	\$33,000	\$36,500
Nelson	\$20,000	\$24,000	\$31,000	\$35,500	\$38,000
Oliver/Osoyoos	\$18,000	\$22,000	\$28,000	\$33,500	\$36,000
Penticton	\$21,000	\$26,500	\$32,000	\$40,000	\$43,000
Princeton	\$16,500	\$19,500	\$23,500	\$27,000	\$33,000
Revelstoke	\$21,000	\$25,000	\$31,500	\$36,000	\$39,000
Salmon Arm	\$19,000	\$25,500	\$30,000	\$35,000	\$37,000
Trail	\$16,000	\$20,000	\$24,000	\$29,000	\$31,000
Vernon	\$20,500	\$27,000	\$33,500	\$38,000	\$40,000
Non-Market Areas	N/A	\$47,000	\$53,000	\$61,000	\$65,000



Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Vancouver Island					
Campbell River	\$19,000	\$25,000	\$29,000	\$34,000	\$37,000
Courtenay - Comox	\$22,000	\$26,500	\$32,000	\$37,000	\$40,000
Duncan - N. Cowichan	\$20,000	\$23,000	\$28,000	\$37,000	\$41,500
Nanaimo	\$21,000	\$26,500	\$33,000	\$37,500	\$40,500
Parksville - Qualicum	\$21,000	\$25,500	\$29,000	\$37,000	\$41,000
Port Alberni	\$17,500	\$21,000	\$26,000	\$32,500	\$35,000
Port Hardy	\$16,500	\$21,000	\$26,500	\$32,000	\$34,500
Victoria	\$26,000	\$31,000	\$39,000	\$49,000	\$53,000
Non-Market Areas	N/A	\$47,000	\$53,000	\$61,000	\$65,000

Planing Area	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Northern BC					
Chetwynd	\$24,000	\$31,000	\$37,500	\$44,000	\$47,500
Dawson Creek	\$26,500	\$31,000	\$39,000	\$47,000	\$50,500
Fort St. John	\$24,000	\$31,000	\$38,500	\$46,000	\$51,500
Houston	\$17,000	\$19,500	\$23,500	\$28,000	\$30,000
Kitimat	\$17,500	\$19,500	\$24,500	\$29,000	\$31,000
Mackenzie	\$20,500	\$24,500	\$27,000	\$29,500	\$31,000
Prince George	\$22,500	\$26,000	\$30,000	\$36,000	\$40,000
Prince Rupert	\$18,500	\$23,000	\$30,500	\$35,000	\$37,500
Quesnel	\$16,500	\$21,000	\$26,000	\$30,500	\$33,000
Smithers	\$19,500	\$22,500	\$27,500	\$32,000	\$35,000
Terrace	\$19,500	\$23,500	\$27,000	\$31,500	\$33,500
Vanderhoof	\$18,000	\$22,000	\$26,000	\$30,500	\$33,000
Williams Lake	\$20,000	\$25,000	\$29,000	\$34,000	\$37,000
Non-Market Areas	N/A	\$40,000	\$46,000	\$55,000	\$60,000

Occupancy Standards

1. There shall be no more than 2 or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependants aged 18 or more do not share a bedroom.
5. Dependants aged 5 or more of opposite sex do not share a bedroom.



Municipalities Not On HILs Table*

MUNICIPALITY	CNIT PLANNING AREA	MUNICIPALITY	CNIT PLANNING AREA
100 Mile House	Williams Lake	Masset	Northern BC - Non-Market
Abbotsford	Vancouver CNIA	McBride	Northern BC - Non-Market
Aldergrove	Vancouver CMA	Mission	Matsqui
Armstrong	Vernon	New Westminster	Vancouver CMA
Barriere	Kamloops	North Vancouver	Vancouver CMA
Burnaby	Vancouver CMA	Port Alice	L. Mainland - Non-Market
Bums Lake	Northern BC Non-Market	Pouce Coupe	Dawson Creek
Chase	Kamloops	Pemberton	L. Mainland - Non-Market
Chemainus	Duncan	Pender Island	Victoria CMA
Clearbrook	Matsqui	Pitt Meadows	Vancouver CMA
Coquitlam	Vancouver CNIA	Port Coquitlam	Vancouver
Delta	Vancouver CMA	Point Hardy	Port Hardy
Elkford	Elk Valley	Port Moody	Vancouver CMA
Enderby	Campbell River CA	Qualicum	Parksville - Qualicum
Fernie	Elk Valley	Richmond	Vancouver CNIA
Fort Sr. James	Northern BC - Non Market	Riondel	Southern BC - Non-Market
Galiano Island	Victoria CMA	Salmo Rock	Southern BC - Non-Market
Gibsons	Sunshine Coast	Saanich	Victoria CNIA
Greenwood	Southern BC - Non-Market	Sardis	Chilliwack
Haney	Vancouver CMA	Sechelt	Sunshine Coast
Hazelton	Smithers	Sidney	Victoria CMA
Hope	Chilliwack	Sooke	Victoria CMA
Invermere	Southern BC - Non-Market	Sparwood	Elk Valley
Keremeos	Southern BC - Non-Market	Saltspring Island	Victoria CMA
Ladner	Vancouver CMA	Summerland	Penticton
Ladner	Vancouver CMA	Surrey	Vancouver CMA
Lake Cowichan	Northern BC - Non-Market	Westbank	Kelowna
Ladysmith	Nanaimo	West Vancouver	Vancouver CNIA
Langford	Victoria CMA	Whistler	Squamish
Lillooet	Southern BC - Non-Market	White Rock	Vancouver CMA
Lumby	Vernon	Winfield	Kelowna
Maple Ridge	Vancouver CNIA		

* Housing Income Limits (HILs) were previously called the Core Need Income Thresholds (CNITs)



National Occupancy Standards

1. There shall be no more than 2 or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependants aged 18 or more do not share a bedroom.
5. Dependants aged 5 or more of opposite sex do not share a bedroom.

Guidelines for Applying National Occupancy Standards

In recognition of a variety of co-parenting arrangements, a child who resides with their parent(s) a minimum of 40 per cent of the time will qualify as a permanent member of the household when determining eligibility and appropriate unit size.

Single applicants (seniors or people with disabilities) are eligible to apply for bachelor and one-bedroom units. Couples (two individuals) are only eligible to apply for one bedroom units, as they would be under-housed in a bachelor unit. To maximize the use of limited one-bedroom units, priority for available units is as follows:

- Couples,
- Single applicants with a documented medical need for a one-bedroom unit,
- All other single applicants.



April 2007 – MONTHLY HEAT SUBSIDY RATES

(Use for calculations with an effective date on or after April 1, 2007)

LOWER MAINLAND

	Electricity	Gas
Bachelor	16	n/a
One Bedroom	20	31
Two Bedroom	30	49
Three Bedroom	38	66
Four Bedroom	45	82
Five Bedroom	52	96

VANCOUVER ISLAND

	Electricity	Gas
Bachelor	17	n/a
One Bedroom	22	33
Two Bedroom	32	54
Three Bedroom	41	73
Four Bedroom	48	90
Five Bedroom	56	104

SOUTHERN INTERIOR

	Electricity	Gas
Bachelor	19	n/a
One Bedroom	24	34
Two Bedroom	35	53
Three Bedroom	44	73
Four Bedroom	51	91
Five Bedroom	60	108

NORTHERN/CENTRAL INTERIOR

	Electricity	Gas
Bachelor	23	n/a
One Bedroom	31	45
Two Bedroom	44	69
Three Bedroom	57	93
Four Bedroom	64	113
Five Bedroom	75	115

NORTH COAST

	Electricity	Gas
Bachelor	17	n/a
One Bedroom	22	34
Two Bedroom	31	53
Three Bedroom	40	71
Four Bedroom	47	87
Five Bedroom	54	98

NOTES:

1. Lower Mainland is bounded by Hope to the east, the U.S. border to the south, Georgia Strait to the west, and Powell River to the north.
2. Vancouver Island includes the Gulf Islands and other adjacent islands.
3. Southern and Northern/Central Interior is divided by a line running east-west, immediately north of Williams Lake.
4. Interior North is bounded by a line north from Kitimat to Terrace and west to Prince Rupert and north of Williams Lake. Also included are the Queen Charlottes and other adjacent islands.



April 2006 – MONTHLY HEAT SUBSIDY RATES

(Use for calculations with an effective date between April 1, 2006 and March 31, 2007.)

LOWER MAINLAND

	Electricity	Gas
Bachelor	15	n/a
One Bedroom	19	32
Two Bedroom	29	50
Three Bedroom	37	67
Four Bedroom	44	83
Five Bedroom	51	97

VANCOUVER ISLAND

	Electricity	Gas
Bachelor	16	n/a
One Bedroom	21	34
Two Bedroom	31	55
Three Bedroom	40	74
Four Bedroom	47	91
Five Bedroom	55	105

SOUTHERN INTERIOR

	Electricity	Gas
Bachelor	17	n/a
One Bedroom	22	35
Two Bedroom	33	54
Three Bedroom	42	74
Four Bedroom	49	92
Five Bedroom	58	109

NORTHERN/CENTRAL INTERIOR

	Electricity	Gas
Bachelor	21	n/a
One Bedroom	29	46
Two Bedroom	42	70
Three Bedroom	55	94
Four Bedroom	62	114
Five Bedroom	75	116

NORTH COAST

	Electricity	Gas
Bachelor	16	n/a
One Bedroom	21	35
Two Bedroom	30	54
Three Bedroom	39	72
Four Bedroom	46	88
Five Bedroom	53	99

NOTES:

1. Lower Mainland is bounded by Hope to the east, the U.S. border to the south, Georgia Strait to the west, and Powell River to the north.
2. Vancouver Island includes the Gulf Islands and other adjacent islands.
3. Southern/Northern Interior is bounded by a line running east-west across the province, immediately to the north of Williams Lake.
4. Interior North is bounded by a line north from Kitimat to Terrace and west to Prince Rupert and north of Williams Lake. Also included are the Queen Charlottes and other adjacent islands.



Imputed Rate of Return on Assets

For tenants with assets, a calculation is done to estimate a minimum income earned on those assets. This estimated return on assets is included in the household income. The rate used in the calculation is called the Imputed Rate of Return. Please see Chapter 3 for details on how to apply the imputed rate of return.

The imputed rate of return changes periodically. When the rate changes, it will apply to all calculations completed on or after the effective date of the change, including annual rent reviews, rent adjustments, new tenants, and transfers.

Effective Date:	RATE
January 1, 2010	1%
August 1, 2008	3%
August 1, 2004	1%
October 1, 2000 – July 31, 2004	3%
January 1, 1996 – September 30, 1996	1%
January 1, 1995 – December 31, 1995	2%

NOTE:

The imputed rate of return is applied to any assets with a gross value greater than \$10,000.



INCOME SOURCES

The following is a list of common income sources and identifies if they are included or excluded for rent calculation purposes.

For income sources not identified below, please contact our Rent Calculation Help Desk at 604-439-4167, or toll free at 1-800-257-7756 local 4167.

Include for Rent Calculations:

Income Assistance payments
Employment, including regular overtime, vacation pay and tips and gratuities
Self-employment, including Commission Sales
Seasonal Employment
Employment Insurance (EI)
Training Allowances
Employment & Immigration Income
Pension Incomes including:
Old Age Security & Guaranteed Income Supplement (OAS/GIS)
Spouses Allowance (SPA)
Senior's Supplement
Private Pension plans including Registered Retirement Income Funds (RRIF)
Canada Pension Plan (CPP) – including retirement, disability, orphans, widows, etc.
Disabled Veterans Allowance (DVA)
War Veterans Allowance (WVA)
Foreign Pensions
Child Support, maintenance payments or support from family
Rental Income from Real Estate
WorkSafe BC Insurance

Exclude for Rent Calculations:

Earnings of dependent children aged 18 and under (regardless of student status)
Student loans, equalization payments, student grants and scholarships
Taxable benefits including living out or travelling allowances, medical coverage, uniform allowance, etc.
Child Tax Benefits (formerly Family Allowance)
Universal Child Care Benefits (UCCB)
SAFER payments (SAFER is discontinued upon moving into subsidized housing)
Rental Assistance Payments (discontinued upon moving into subsidized housing)
Government daycare subsidies
Income from foster parenting
HST and Income Tax rebates
Child in Home of Relative (CIHR)
The income of government-approved, live-in attendants



ASSET TYPES

Please refer to the list of asset types below to determine if they should be included or excluded for rent calculation purposes.

For asset types not identified below, please contact our Rent Calculation Help Desk at 604-439-4167, or toll free at 1-800-257-7756 local 4167.

Include for Rent Calculations:

Cash in bank or on hand

Stocks/Bonds

Term Deposits

Mutual Funds

Equity in Real Estate (Net of Debt)

Business Equity. Equity value in private incorporated company of cash, GICs bonds, stocks or real estate held by company

Exclude for Rent Calculations:

Vehicles

Personal affects; e.g. vehicles, jewellery, furniture

RESPs, RRSPs:

Note: This is a change effective January 1, 2009. For calculations with an effective date prior to January 1, 2009 please include both RRSPs and RESPs. If converted to a RRIF, the monthly income generated will be included as income.

Trade and business tools essential to continue currently active employment; e.g. farm equipment, vehicle.

Bursaries or scholarships from educational institutions for any household member that is a current student.

Trust Funds from settlements (ICBC, insurance for injuries). Monthly income generated by Trust Funds will be included as income.

Asset Development Accounts:

These are savings programs that are designed to assist individuals to achieve savings for the purposes of future self-sufficiency or future enhanced self-sufficiency. Such assets are excluded for the period that the applicant is participating in the asset development account program.

Assets derived from compensatory packages from government (examples: Indian Residential School Settlements and Japanese Canadian Redress).



Student Verification Form

Date _____

Student's Name _____

Student Number _____

School Name _____ School Stamp _____

Phone _____

Contact Name _____

Contact Signature _____

Semester _____

From _____ To _____

Program Name _____

To qualify as a full-time student, for the purposes of determining rent contributions in rent-geared-to-income housing, a student must be registered for a minimum of 9 units of study equaling 9 hours a week. The course must have a minimum duration of six months during any continuous twelve-month period.

Is the student registered for a minimum of 9 units of study? Yes / No

Does the student attend school 9 hours a week or more? Yes / No

What is the duration of the course? _____

If the course duration is less than six months does it continue next semester? Yes / No

If yes, when does the next session begin? _____ Duration? _____



ILM Co-op

REQUEST TO TRANSFER SUBSIDY DESIGNATION

Co-operative to complete (Please see reverse before completing)

BC Housing File # _____

Co-operative Name _____

Requested By _____ Date _____

Title _____

Phone _____

TRANSFER:	FROM:	TO:
-----------	-------	-----

Unit #	_____	_____
--------	-------	-------

Size	_____	_____
------	-------	-------

Market Rent	_____	_____
-------------	-------	-------

Heat Rebate (if applicable)	_____	_____
--------------------------------	-------	-------

Current Tenant _____

Proposed Recipient _____

A completed Application for Rent Subsidy must be attached for proposed recipient

Effective Date _____

Reason for Request _____

BC Housing To Complete

Occupancy Standards met? (Not over-housed) Yes _____ No _____

Household in Core need? Yes _____ No _____

If no to either of the above, was supporting documentation received? Yes _____ No _____

____ Approved by _____ ____ Rejected

Processed by _____ Date _____



GUIDELINES FOR SUBSIDY DESIGNATION TRANSFERS

1) Reasons for transferring subsidy

- (a) The subsidy is not required by the household occupying the unit designated for subsidy, or the subsidy has not yet been designated to a unit, and

The prospective recipient (either an existing member or co-op applicant) is in core need and meets the occupancy guidelines for the unit the subsidy transfer is being requested.

- (b) The household in a designated unit no longer meets the minimum occupancy standards and a market unit appropriate for their household size becomes vacant. The household will transfer to the appropriate sized unit and the subsidy will transfer with them.

Subsidy transfers for the above reasons do not have to be approved in advance by BC Housing. Your co-operative Board may approve the transfer based on its policy and forward this form along with the *Application for Rent Subsidy* to BC Housing.

2) BC Housing Approval

BC Housing reserves the right to approve subsidy transfers where:

- (a) The minimum occupancy standards are not being met and the household will be over housed, or
- (b) The proposed recipient is not in core need. See the Housing Income Limits (HILs).

Unique situations will be given careful consideration on an individual basis. Full supporting documentation must be attached to the request.



**PROVINCIAL HOUSING PROGRAM
– CHANGE OF UNIT DESIGNATION
(MARKET VS RGI)**

Estate / Block:	- 04/20	Date:
Building Name or Site Address:		
Change Requested By:		
Job Title:		

Backup must be attached.

If changing designation of unit, complete A. If switching designation between units, use A & B.

Unit #	Bed Size	Approved Rent	Market Rent	Heat Rebate	Current Unit Type		Change to Unit Type		Date Effective:
					RGI	MKT	RGI	MKT	
A)									
B)									

PROVINCIAL HOUSING PROGRAM UNIT MIX

TOTAL# OF UNITS:					
Operating Agreement:		Current:		Requested Change:	
Deep		Deep		Deep	
Shallow		Shallow		Shallow	
L.E.M.		L.E.M.		L.E.M.	

Comments:

Routing List:

Applications Adjudicator:
Senior Operations Clerk:
NPPM:

Manager, Applicant Services

APPLICATION FOR RENT SUBSIDY

INSTRUCTIONS ON REVERSE FORM PART OF THIS APPLICATION. PLEASE READ CAREFULLY BEFORE YOU BEGIN

MISREPRESENTATION OF THE INFORMATION REQUESTED HEREIN, IN WRITING OR BY OMISSION, MAY RESULT IN RECOVERY OF RENT SUBSIDY FUNDS IN ADDITION TO ANY OTHER REMEDIES AVAILABLE IN LAW OR EQUITY.

PART I: TENANT (OR CO-OP SHAREHOLDER) Show Surname, Given name, Initial			BUSINESS PHONE NO.
ADDRESS SUITE # (The "Premises")	STREET	CITY	HOME PHONE NO.
POSTAL CODE	BUILDING NAME		BUILDING NO.
LANDLORD, SOCIETY / CO-OP NAME (IF APPLICABLE)		UNIT SIZE (CIRCLE # OF BEDROOMS) Bachelor 1 (single) 1 (double)	<input type="checkbox"/> MODIFIED FOR WHEELCHAIR 2 3 4 5

PART II: DETERMINATION AND DECLARATION OF INCOME
LIST THE NAMES AND GROSS MONTHLY INCOME OF ALL PERSONS RESIDING AT THE ABOVE ADDRESS

FULL NAME(S) LAST/FIRST/INITIAL	BIRTH DATE Day/Month/Year	RELATIONSHIP TO TENANT	SOURCE(S) OF INCOME	CURRENT GROSS MONTHLY INCOME	HOUSING PROVIDER/BCH COMMENTS/ CALCULATOR
		TENANT		\$	

<p>PART III: AGREEMENT</p> <p>I/We declare that the information given in this Application is true, correct and complete in all respects.</p> <p>I/We agree that BC Housing may audit the information provided in or with this Application (and any previous Application) at any time.</p> <p>I/We acknowledge and agree that the agreement on the reverse of this Application form part of and are material to the landlord's and BC Housing's acceptance of this Application.</p> <p>I/We permit BC Housing to contact anyone to obtain a report from any agency in order confirm information provided.</p> <p>I/We request and authorize: Canada Customs and Revenue Agency; Human Resource Development Canada; Veteran's Affairs Canada, BC Ministry responsible for BC Benefits (Income Assistance) Act to give BC Housing a copy of any of my/our relevant documents, including: my last filed income tax return, and my/our applications for Guaranteed Income Supplement, Spouse Allowance, Widowed (Extended) Spouse's Allowance, and Income Assistance.</p> <p>Signed: _____</p> <p>Signed: _____</p> <p>Signed: _____</p> <p>Date: _____</p>	TOTAL GROSS MONTHLY INCOME	\$
	LESS EMPLOYMENT ALLOWANCE (SEE REVERSE FOR DETAILS)	
	NET INCOME A	\$
	CURRENT VALUE OF ASSETS	
	STOCKS / BONDS / TERM DEPOSITS	\$
	CASH / BANK BALANCE	
	REAL ESTATE HOLDINGS	
	OTHER (SPECIFY)	
	TOTAL VALUE OF ASSETS \$	
	LESS EXEMPTION	\$ 10,000
NET VALUE OF ASSETS \$		
MONTHLY INCOME FROM ASSETS (___% OF NET ASSETS DIVIDED BY 12)	B \$	
TOTAL MONTHLY INCOME (A + B = C)	C \$	

PART V: PURPOSE OF FORM	
CHECK (one): <input type="checkbox"/> New tenant <input type="checkbox"/> Annual Review <input type="checkbox"/> Other (specify): _____	
OCCUPANCY DATE (DAY/MONTH/YEAR)	
EFFECTIVE FROM (DAY/MONTH/YEAR)	
Client Type (check one): <input type="checkbox"/> Family <input type="checkbox"/> Single (45-54) <input type="checkbox"/> Single (18-44) <input type="checkbox"/> Senior (55+) <input type="checkbox"/> Person with disability	

TO BE COMPLETED BY BC HOUSING / SOCIETY/ CO-OP ONLY	
PART IV: CALCULATION OF TENANT RENT CONTRIBUTION AND SUBSIDY	
ECONOMIC RENT	1 \$
30% OF C OR MINIMUM RENT	2 \$
+/- OTHER CHARGES (REBATES)	3 \$
TENANT RENT CONTRIBUTION (TRC) (2 +/- 3 = 4)	4 \$
MARKET RENT MAXIMUM APPLIES? (IF YES, ENTER THE MARKET RENT)	5 \$
Tenant Pays Lesser of TRC or Market Rent (if applicable)	
RENT SUBSIDY (1-(4 OR 5) = 6) (Economic rent minus lesser of TRC or Market Rent)	6 \$
	(negative in brackets)

INCOME REVIEWED BY: (SOCIETY/CO-OP REPRESENTATIVE)	APPROVED BY (BC HOUSING)	DATE
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APPLICATION FOR RENT SUBSIDY

INSTRUCTIONS ON REVERSE FORM PART OF THIS APPLICATION. PLEASE READ CAREFULLY BEFORE YOU BEGIN

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PART I: TENANT (OR CO-OP SHAREHOLDER) Show Surname, Given name, Initial <i>JOHNSON BETTY</i>		BUSINESS PHONE NO.
ADDRESS SUITE # (The "Premises")	STREET <i>111 - 4555 KINGSWAY</i>	CITY <i>BURNABY</i>
POSTAL CODE <i>V9Z 9Z9</i>	BUILDING NAME <i>FRIENDLY MANOR</i>	BUILDING NO. <i>0289</i>
LANDLORD, SOCIETY / CO-OP NAME (IF APPLICABLE)		UNIT SIZE (CIRCLE # OF BEDROOMS) Bachelor <u>1 (single)</u> 1 (double) 2 3 4 5
		<input type="checkbox"/> MODIFIED FOR WHEELCHAIR

PART II: DETERMINATION AND DECLARATION OF INCOME
LIST THE NAMES AND GROSS MONTHLY INCOME OF ALL PERSONS RESIDING AT THE ABOVE ADDRESS

FULL NAME(S) LAST/FIRST/INITIAL	BIRTH DATE Day/Month/Year	RELATIONSHIP TO TENANT	SOURCE(S) OF INCOME	CURRENT GROSS MONTHLY INCOME	HOUSING PROVIDER/BCH COMMENTS/ CALCULATOR
<i>BETTY</i>	<i>01/01/1912</i>	TENANT	<i>OAS/GIS</i>	\$ 948.73	
			<i>GFS</i>	49.30	

PART III: AGREEMENT I/We declare that the information given in this Application is true, correct and complete in all respects. I/We agree that BC Housing may audit the information provided in or with this Application (and any previous Application) at any time. I/We acknowledge and agree that the agreement on the reverse of this Application form part of and are material to the landlord's and BC Housing's acceptance of this Application. I/We permit BC Housing to contact anyone to obtain a report from any agency in order confirm information provided. I/We request and authorize: Canada Customs and Revenue Agency; Human Resource Development Canada; Veteran's Affairs Canada, BC Ministry responsible for BC Benefits (Income Assistance) Act to give BC Housing a copy of any of my/our relevant documents, including: my last filed income tax return, and my/our applications for Guaranteed Income Supplement, Spouse Allowance, Widowed (Extended) Spouse's Allowance, and Income Assistance.	TOTAL GROSS MONTHLY INCOME	\$ 998.03	1004.38 X 30% ----- 301.31 VS. MIN FOR 1 PERSON = 135.00 30% = 301.00 APPLIES
	LESS EMPLOYMENT ALLOWANCE (SEE REVERSE FOR DETAILS)	—	
	NET INCOME A	\$ 998.03	
	CURRENT VALUE OF ASSETS		
	STOCKS / BONDS / TERM DEPOSITS	\$ 12,000	
	CASH / BANK BALANCE	540	
	REAL ESTATE HOLDINGS		
	OTHER (SPECIFY)		
	TOTAL VALUE OF ASSETS \$	12,540	
	LESS EXEMPTION	\$ 10,000	
NET VALUE OF ASSETS \$	2,540		
MONTHLY INCOME FROM ASSETS (___% OF NET ASSETS DIVIDED BY 12)	B \$ 6.35		
TOTAL MONTHLY INCOME (A + B + C)	C \$ 1,004.38		

Signed: <u><i>Betty Johnson</i></u>	
Signed: _____	
Signed: _____	
Date: <u><i>SEPT 17, 2007</i></u>	
PART V: PURPOSE OF FORM	
CHECK (one): <input type="checkbox"/> New tenant <input checked="" type="checkbox"/> Annual Review <input type="checkbox"/> Other (specify): _____	
OCCUPANCY DATE (DAY/MONTH/YEAR) <i>01 AUGUST 1994</i>	
EFFECTIVE FROM (DAY/MONTH/YEAR) <i>01 NOV 2008</i>	
Client Type (check one): <input type="checkbox"/> Family <input type="checkbox"/> Single (45-54) <input type="checkbox"/> Single (18-44) <input checked="" type="checkbox"/> Senior (55+) <input type="checkbox"/> Person with disability	
INCOME REVIEWED BY: (SOCIETY/CO-OP REPRESENTATIVE) <i>Friendly Neq Society</i>	

TO BE COMPLETED BY BC HOUSING / SOCIETY/ CO-OP ONLY	
PART IV: CALCULATION OF TENANT RENT CONTRIBUTION AND SUBSIDY	
ECONOMIC RENT	1 \$ 870.00
30% OF C OR MINIMUM RENT	2 \$
+/- OTHER CHARGES (REBATES)	3 \$ —
TENANT RENT CONTRIBUTION (TRC) (2 +/- 3 = 4)	4 \$ 301.00
MARKET RENT MAXIMUM APPLIES? (IF YES, ENTER THE MARKET RENT)	5 \$ N/A
Tenant Pays Lesser of TRC or Market Rent (if applicable)	
RENT SUBSIDY (1-(4 OR 5) = 6) (Economic rent minus lesser of TRC or Market Rent)	6 \$ 569.00 (negative in brackets)

APPROVED BY (BC HOUSING)	DATE
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APPLICATION FOR RENT SUBSIDY

INSTRUCTIONS ON REVERSE FORM PART OF THIS APPLICATION. PLEASE READ CAREFULLY BEFORE YOU BEGIN

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PART I: TENANT (OR CO-OP SHAREHOLDER) Show Surname, Given name, Initial <i>SMITH SANDY</i>		BUSINESS PHONE NO.
ADDRESS SUITE # (The "Premises")	STREET <i>420 - 4555 KINGSWAY</i>	CITY <i>VANCOUVER</i>
POSTAL CODE <i>V9Z 9Z9</i>	BUILDING NAME <i>FRIENDLY MANOR</i>	BUILDING NO. <i>0289</i>
LANDLORD, SOCIETY / CO-OP NAME (IF APPLICABLE) <i>FRIENDLY HOUSE SOCIETY</i>		UNIT SIZE (CIRCLE # OF BEDROOMS) Bachelor 1 (single) 1 (double) 2 3 4 5
		<input type="checkbox"/> MODIFIED FOR WHEELCHAIR

PART II: DETERMINATION AND DECLARATION OF INCOME
LIST THE NAMES AND GROSS MONTHLY INCOME OF ALL PERSONS RESIDING AT THE ABOVE ADDRESS

FULL NAME(S) LAST/FIRST/INITIAL	BIRTH DATE Day/Month/Year	RELATIONSHIP TO TENANT	SOURCE(S) OF INCOME	CURRENT GROSS MONTHLY INCOME	HOUSING PROVIDER/BCH COMMENTS/ CALCULATOR
<i>SANDY</i>	<i>01/01/70</i>	TENANT	<i>INCOME ASSISTANCE</i>	\$ 980.00	<i>BC BENEFITS FLAT RENT 3 PEOPLE = 390.00</i>
<i>LISA</i>	<i>01/01/89</i>	<i>DAU</i>			
<i>EVA</i>	<i>01/02/93</i>	<i>DAU</i>			

PART III: AGREEMENT I/We declare that the information given in this Application is true, correct and complete in all respects. I/We agree that BC Housing may audit the information provided in or with this Application (and any previous Application) at any time. I/We acknowledge and agree that the agreement on the reverse of this Application form part of and are material to the landlord's and BC Housing's acceptance of this Application. I/We permit BC Housing to contact anyone to obtain a report from any agency in order confirm information provided. I/We request and authorize: Canada Customs and Revenue Agency; Human Resource Development Canada; Veteran's Affairs Canada, BC Ministry responsible for BC Benefits (Income Assistance) Act to give BC Housing a copy of any of my/our relevant documents, including: my last filed income tax return, and my/our applications for Guaranteed Income Supplement, Spouse Allowance, Widowed (Extended) Spouse's Allowance, and Income Assistance.	TOTAL GROSS MONTHLY INCOME	\$ —
	LESS EMPLOYMENT ALLOWANCE (SEE REVERSE FOR DETAILS)	
	NET INCOME A	\$ —

CURRENT VALUE OF ASSETS STOCKS / BONDS / TERM DEPOSITS CASH / BANK BALANCE REAL ESTATE HOLDINGS OTHER (SPECIFY) TOTAL VALUE OF ASSETS \$ LESS EXEMPTION NET VALUE OF ASSETS \$ MONTHLY INCOME FROM ASSETS (___% OF NET ASSETS DIVIDED BY 12) B TOTAL MONTHLY INCOME (A + B = C) C		\$ 25.32
		\$ 25.32
		\$ 10,000
		0
		\$ 0
		\$

PART IV: CALCULATION OF TENANT RENT CONTRIBUTION AND SUBSIDY

ECONOMIC RENT	1	\$ 1,250.00
30% OF C OR MINIMUM RENT	2	\$ 390.00
+/- OTHER CHARGES (REBATES)	3	\$ —
TENANT RENT CONTRIBUTION (TRC) (2 +/- 3 = 4)	4	\$ 390.00
MARKET RENT MAXIMUM APPLIES? (IF YES, ENTER THE MARKET RENT)	5	\$ n/a
Tenant Pays Lesser of TRC or Market Rent (if applicable)		
RENT SUBSIDY (1-(4 OR 5) = 6) (Economic rent minus lesser of TRC or Market Rent)	6	\$ 860.00 (negative in brackets)

INCOME REVIEWED BY: (SOCIETY/CO-OP REPRESENTATIVE) <i>Friendly House Society</i>	APPROVED BY: (BC HOUSING)	DATE
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APPLICATION FOR RENT SUBSIDY

INSTRUCTIONS ON REVERSE FORM PART OF THIS APPLICATION. PLEASE READ CAREFULLY BEFORE YOU BEGIN

MISREPRESENTATION OF THE INFORMATION REQUESTED HEREIN, IN WRITING OR BY OMISSION, MAY RESULT IN RECOVERY OF RENT SUBSIDY FUNDS IN ADDITION TO ANY OTHER REMEDIES AVAILABLE IN LAW OR EQUITY.

PART I: TENANT (OR CO-OP SHAREHOLDER) Show Surname, Given name, Initial <i>WHITE JANE</i>		BUSINESS PHONE NO. <i>604-111-2222</i>
ADDRESS SUITE # (The "Premises") <i>101 - 1234 MAIN ST</i>	STREET <i>101 - 1234 MAIN ST</i>	CITY <i>VANCOUVER</i>
POSTAL CODE <i>V9Z 9Z9</i>	BUILDING NAME <i>FRIENDLY MANOR</i>	HOME PHONE NO. <i>604-222-1111</i>
LANDLORD, SOCIETY / CO-OP NAME (IF APPLICABLE) <i>FRIENDLY HOUSING SOCIETY</i>		BUILDING NO. <i>0289</i>
UNIT SIZE (CIRCLE # OF BEDROOMS) Bachelor 1 (single) 1 (double) 2 3 4 5		<input type="checkbox"/> MODIFIED FOR WHEELCHAIR

PART II: DETERMINATION AND DECLARATION OF INCOME
LIST THE NAMES AND GROSS MONTHLY INCOME OF ALL PERSONS RESIDING AT THE ABOVE ADDRESS

FULL NAME(S) LAST/FIRST/INITIAL	BIRTH DATE Day/Month/Year	RELATIONSHIP TO TENANT	SOURCE(S) OF INCOME	CURRENT GROSS MONTHLY INCOME	HOUSING PROVIDER/BCH COMMENTS/ CALCULATOR
<i>JANE</i>	<i>01/01/50</i>	TENANT	<i>EMPLOYED</i>	\$ 842.83	JANE: PAID BI-WEEKLY 389.00 X 26 10,114.00 ÷ 12 842.83 EMP ALLOW (200.00) 642.83 X 30% 192.85 VS. MIN GRPI = 135.00 JANE BRC=193.00
<i>JIM</i>	<i>01/01/80</i>	<i>SON</i>	<i>INCOME ASSISTANCE</i>	<i>540.00</i>	

PART III: AGREEMENT I/We declare that the information given in this Application is true, correct and complete in all respects. I/We agree that BC Housing may audit the information provided in or with this Application (and any previous Application) at any time. I/We acknowledge and agree that the agreement on the reverse of this Application form part of and are material to the landlord's and BC Housing's acceptance of this Application. I/We permit BC Housing to contact anyone to obtain a report from any agency in order confirm information provided. I/We request and authorize: Canada Customs and Revenue Agency; Human Resource Development Canada; Veteran's Affairs Canada, BC Ministry responsible for BC Benefits (Income Assistance) Act to give BC Housing a copy of any of my/our relevant documents, including: my last filed income tax return, and my/our applications for Guaranteed Income Supplement, Spouse Allowance, Widowed (Extended) Spouse's Allowance, and Income Assistance.	TOTAL GROSS MONTHLY INCOME \$ LESS EMPLOYMENT ALLOWANCE (SEE REVERSE FOR DETAILS) NET INCOME A \$	JANE: 193.00 JIM: 285.00 478.00
	CURRENT VALUE OF ASSETS STOCKS / BONDS / TERM DEPOSITS \$ CASH / BANK BALANCE \$ REAL ESTATE HOLDINGS \$ OTHER (SPECIFY) \$ TOTAL VALUE OF ASSETS \$ LESS EXEMPTION \$ 10,000 NET VALUE OF ASSETS \$ MONTHLY INCOME FROM ASSETS (___% OF NET ASSETS DIVIDED BY 12) B \$ TOTAL MONTHLY INCOME (A + B = C) C \$	

PART IV: CALCULATION OF TENANT RENT CONTRIBUTION AND SUBSIDY

PART V: PURPOSE OF FORM CHECK (one): <input checked="" type="checkbox"/> New tenant <input type="checkbox"/> Annual Review <input type="checkbox"/> Other (specify): _____ OCCUPANCY DATE (DAY/MONTH/YEAR) <i>01 OCT 2008</i> EFFECTIVE FROM (DAY/MONTH/YEAR) <i>01 OCT 2008</i> Client Type (check one): <input checked="" type="checkbox"/> Family <input type="checkbox"/> Single (45-54) <input type="checkbox"/> Single (18-44) <input type="checkbox"/> Senior (55+) <input type="checkbox"/> Person with disability	TO BE COMPLETED BY BC HOUSING / SOCIETY/ CO-OP ONLY ECONOMIC RENT 1 \$ <i>1,150.00</i> 30% OF C OR MINIMUM RENT 2 \$ <i>478.00</i> +/- OTHER CHARGES (REBATES) 3 \$ <i>—</i> TENANT RENT CONTRIBUTION (TRC) (2 +/- 3 = 4) 4 \$ <i>478.00</i> MARKET RENT MAXIMUM APPLIES? (IF YES, ENTER THE MARKET RENT) 5 \$ <i>N/A</i> Tenant Pays Lesser of TRC or Market Rent (if applicable) RENT SUBSIDY (1-(4 OR 5) = 6) 6 \$ <i>672.00</i> (Economic rent minus lesser of TRC or Market Rent) (negative in brackets)
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INCOME REVIEWED BY: (SOCIETY/CO-OP REPRESENTATIVE) <i>Friendly Hsg Society</i>	APPROVED BY (BC HOUSING)	DATE
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APPLICATION FOR RENT SUBSIDY

INSTRUCTIONS ON REVERSE FORM PART OF THIS APPLICATION. PLEASE READ CAREFULLY BEFORE YOU BEGIN

MISREPRESENTATION OF THE INFORMATION REQUESTED HEREIN, IN WRITING OR BY OMISSION, MAY RESULT IN RECOVERY OF RENT SUBSIDY FUNDS IN ADDITION TO ANY OTHER REMEDIES AVAILABLE IN LAW OR EQUITY.

PART I: TENANT (OR CO-OP SHAREHOLDER) Show Surname, Given name, Initial <i>TOP, JANE</i>		BUSINESS PHONE NO.
ADDRESS SUITE # (The "Premises")	STREET	CITY
<i>#4 - 4555 KINGSWAY</i>	<i>FRIENDLY MANOR</i>	<i>VANCOUVER</i>
POSTAL CODE <i>V9Z 9Z9</i>	BUILDING NAME	HOME PHONE NO.
	<i>FRIENDLY MANOR</i>	<i>604-555-6666</i>
LANDLORD, SOCIETY / CO-OP NAME (IF APPLICABLE) <i>FRIENDLY HOUSE SOCIETY</i>		BUILDING NO. <i>0289</i>
UNIT SIZE (CIRCLE # OF BEDROOMS)		<input type="checkbox"/> MODIFIED FOR WHEELCHAIR
Bachelor 1 (single) 1 (double) 2 3 4 5		

PART II: DETERMINATION AND DECLARATION OF INCOME
LIST THE NAMES AND GROSS MONTHLY INCOME OF ALL PERSONS RESIDING AT THE ABOVE ADDRESS

FULL NAME(S) LAST/FIRST/INITIAL	BIRTH DATE Day/Month/Year	RELATIONSHIP TO TENANT	SOURCE(S) OF INCOME	CURRENT GROSS MONTHLY INCOME	HOUSING PROVIDER/BCH COMMENTS/ CALCULATOR
<i>JANE</i>	<i>01/01/65</i>	TENANT	<i>INCOME ASSISTANCE</i>	\$	
<i>WILLIAM</i>	<i>01/02/64</i>	<i>SPOUSE</i>	<i>SEASONAL</i>	<i>2,304.25</i>	
<i>SHIRLEY</i>	<i>02/03/90</i>	<i>DAU</i>			<i>EMP 18,894.00</i>
<i>SUSAN</i>	<i>02/03/90</i>	<i>DAU</i>			<i>EI 8,125.00</i>
<i>TROY</i>	<i>03/04/92</i>	<i>SON</i>			<i>BCB 1,432.00</i>
<i>TREVOR</i>	<i>04/05/96</i>	<i>SON</i>			<i>(2 MONTHS) 28,451.00</i>

PART III: AGREEMENT I/We declare that the information given in this Application is true, correct and complete in all respects. I/We agree that BC Housing may audit the information provided in or with this Application (and any previous Application) at any time. I/We acknowledge and agree that the agreement on the reverse of this Application form part of and are material to the landlord's and BC Housing's acceptance of this Application. I/We permit BC Housing to contact anyone to obtain a report from any agency in order confirm information provided. I/We request and authorize: Canada Customs and Revenue Agency; Human Resource Development Canada; Veteran's Affairs Canada, BC Ministry responsible for BC Benefits (Income Assistance) Act to give BC Housing a copy of any of my/our relevant documents, including: my last filed income tax return, and my/our applications for Guaranteed Income Supplement, Spouse Allowance, Widowed (Extended) Spouse's Allowance, and Income Assistance.	TOTAL GROSS MONTHLY INCOME	\$ <i>2,304.25</i>	<i>EMP ALLOW 4 MONTHS X 200 = 800.00</i>
	LESS EMPLOYMENT ALLOWANCE (SEE REVERSE FOR DETAILS)	<i>—</i>	
	NET INCOME A	\$ <i>2,304.25</i>	<i>27,651.00</i>
	CURRENT VALUE OF ASSETS		<i>÷ 12</i>
	STOCKS / BONDS / TERM DEPOSITS	\$	<i>2304.25</i>
	CASH / BANK BALANCE	<i>2,400.00</i>	<i>X 30%</i>
	REAL ESTATE HOLDINGS		<i>691.27</i>
	OTHER (SPECIFY)		
	TOTAL VALUE OF ASSETS \$	<i>2,400.00</i>	<i>VS.</i>
	LESS EXEMPTION	\$ 10,000	<i>FLAT RENT</i>
	NET VALUE OF ASSETS \$	<i>0</i>	<i>FOR 6 PEOPLE</i>
	MONTHLY INCOME FROM ASSETS (___% OF NET ASSETS DIVIDED BY 12)	B \$ <i>0</i>	<i>= 546.00</i>
	TOTAL MONTHLY INCOME (A + B = C)	C \$	<i>30% APPLIES</i>

Signed: *J Top*
 Signed: *William Top*
 Signed: _____
 Date: *MAY 28, 2008*

PART V: PURPOSE OF FORM	
CHECK (one): <input type="checkbox"/> New tenant <input type="checkbox"/> Other (specify): _____	<input checked="" type="checkbox"/> Annual Review
OCCUPANCY DATE (DAY/MONTH/YEAR) <i>01 JAN 2000</i>	
EFFECTIVE FROM (DAY/MONTH/YEAR) <i>01 AUG 2008</i>	
Client Type (check one): <input checked="" type="checkbox"/> Family <input type="checkbox"/> Single (18-44) <input type="checkbox"/> Person with disability	<input type="checkbox"/> Single (45-54) <input type="checkbox"/> Senior (55+)

TO BE COMPLETED BY BC HOUSING / SOCIETY/ CO-OP ONLY	
PART IV: CALCULATION OF TENANT RENT CONTRIBUTION AND SUBSIDY	
ECONOMIC RENT	1 \$ <i>1,450.00</i>
30% OF C OR MINIMUM RENT	2 \$ <i>691.00</i>
+/- OTHER CHARGES (REBATES)	3 \$ <i>—</i>
TENANT RENT CONTRIBUTION (TRC) (2 +/- 3 = 4)	4 \$ <i>691.00</i>
MARKET RENT MAXIMUM APPLIES? (IF YES, ENTER THE MARKET RENT)	5 \$ <i>n/a</i>
Tenant Pays Lesser of TRC or Market Rent (if applicable)	
RENT SUBSIDY (1-(4 OR 5) = 6) (Economic rent minus lesser of TRC or Market Rent)	6 \$ <i>759.00</i> (negative in brackets)

INCOME REVIEWED BY: (SOCIETY/CO-OP REPRESENTATIVE) <i>Friendly House Society</i>	APPROVED BY (BC HOUSING)	DATE
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