

Chapter 1

SELECTING APPLICANTS FOR AVAILABLE UNITS

Selection Criteria

Your Board needs to establish a policy outlining the eligibility and selection process for your development. The policy should meet your operating agreement requirements, and be easy to administer and explain to applicants.

The criteria you establish for selecting residents will set priorities for deciding which people to house from the list of eligible applicants, and ensure subsidized housing is given to people who need this support. Selection criteria should be:

- Consistently applied to all applicants.
- Targeted to meet local housing needs.
- Objective, documented, and defensible.
- Non-discriminatory and meet the legal requirements of the *Human Rights Code*, the *Residential Tenancy Act*, and the *Co-operative Association Act*.

All subsidized housing operating agreements contain anti-discrimination clauses, which vary slightly, but in general prohibit discrimination on the basis of race, religion, place of origin, gender, marital status, or whether there are children in the family. In addition, the *Residential Tenancy Act* states that landlords cannot discriminate against residents or prospective residents based on the source of their income. However, you can develop criteria that target the population group your organization was set up to assist.

Wheelchair-modified units are intended for people with disabilities. BC Housing can help you fill these units by referring applicants who require wheelchair accessible accommodation from our applicant registry, or by putting you in touch with community agencies that refer applicants. For information, call Housing Services at 604-439-4750, local 370, or contact the BC Paraplegic Association at 604-324-3611. If you operate a development for senior citizens with modified units, you can also offer these units to younger applicants who need a wheelchair modified unit.

Have each applicant complete an *Application for Accommodation* form. The information in the form will clarify whether an applicant qualifies for subsidized housing. (A blank copy of BC Housing's form is included in the appendix on [page 39](#) as a sample.) Applicants need to understand:

- How the application process works.
- How people qualify for housing.
- Any point score system you use.
- What housing is available.
- The ongoing status of their application.
- What core housing need means.



Core Housing Need

Core housing need is a national standard used to determine if people are eligible for subsidized housing. People with lower incomes below a set amount are said to be in core housing need.

Canada Mortgage and Housing Corporation (CMHC) produces annual Core Need Income Threshold tables (CNITs) for each community. CNITs set maximum income levels — sometimes called Housing Income Limits (HIL) — for different size units in different areas of the province. These incomes represent the most people can earn and remain eligible for a rent subsidy. Below these income levels, it's difficult for people to find uncrowded housing in good repair, without spending more than 30 per cent of their income for rent.

For example, if a family's gross monthly income is \$2,500 (or \$30,000 annually) and they need a three-bedroom unit, they could afford to spend \$750 per month on rent, which is 30 per cent of income. If rents for this size unit are higher than \$750 a month, this family would be in core need.

In subsidized housing built after 1986, families, people with disabilities, and seniors must have incomes at or below the CNIT amount for their area to apply for subsidized housing, which is called "rent-g geared-to-income, or RGI" housing.

"Non-RGI" units built through the provincial HOMES BC program are an exception, where people pay rents that are comparable to prices for rental units in the private market. Housing co-ops built through the federal Index Linked Mortgage (ILM) program also have non-RGI units. And in some developments built under the HOMES BC Homeless / At Risk and Lower Income Urban Singles programs, tenants pay a flat rent on the door. (Refer to [page 12](#) for more information on these programs.)

We recommend you use the CNIT amounts as an income guideline to select residents for developments built under housing programs prior to 1986. BC Housing sends you the new CNIT tables each year, so you'll always have current figures. (Current tables are included in the appendix of the Rent Calculation section.)

Sample Selection Methods

Groups with HOMES BC buildings may develop other criteria for selecting residents, in addition to core housing need for RGI residents. This section explains four possible methods you can use, or you may decide to develop a new approach that better suits your community's housing needs. Submit your selection method to BC Housing six months before a new development opens. You can also revise your approach after the development opens, as long as you keep us informed.

The point score system described below must be used for developments built under the federal/provincial program between 1986 and 1992. (See [page 15](#) for more information on this program).

FIRST COME, FIRST SERVED

This method works exactly the way it sounds. Housing is offered to eligible applicants in the order they apply. As long as people meet the income criteria and fit one of the client groups the program serves, no other criteria are used to give some people higher priority than others.

This method is based on the philosophy that the way to treat applicants fairly is to provide housing to people as they seek it, without making some people wait longer than others.

As well, this approach can be easier to administer and explain to applicants than other methods. Housing co-ops that use this method stress the importance of educating applicants about the responsibilities of co-op membership. Some people may decide to withdraw their application or not apply, if they're not interested in participating at the development, while others will want to become active members.

POINT SCORE

A point score method assigns points to applicants based on their need for housing, so the more points someone has, the greater their need. Then housing is allocated to those in greatest need first. Points may be given for:

- *Cost* ~ Percentage of income people pay for housing and heat, so those paying 40 or 45 per cent of their income for rent are given a higher point score than someone paying 30 per cent, for example.
- *Urgency* ~ A notice to vacate current accommodation, when people have to move because the unit has been sold or the owner is moving in, and they must find another place to live within three months. (Not because they have damaged the place or not paid the rent on time.)
- *Current Housing Conditions* ~ Overcrowded living conditions or inadequate housing.
- *Income* ~ The amount of applicants' total household income and the value of their assets. Everyone must be in core housing need, but people with lower incomes are in greater need than those earning more.
- *Special Factors* ~ Other factors that affect applicants' living arrangements, for example, violence or abuse in the home, someone with mobility problems but no elevator in their building, or someone who lives far from work or school.
- *Time Waiting (OPTIONAL)* ~ You may wish to add a category to the point score list to recognize the length of time an applicant has been on the applicant list.

The philosophy behind this approach is to house the people in highest need first as units become available, without any time rating, or with a small weighting for time. With a point score system, some applicants may remain on the waiting list for a long time, because others who apply more recently continue to move in front of them in the line for housing. The earlier applicants remain eligible, but others continue to be in worse housing situations.

This method is used to house people in developments built between 1986 and 1992, through the federal/provincial subsidized housing program.



MODIFIED CHRONOLOGICAL

A modified chronological system combines the first come, first served and point score methods, with eligible applicants housed based on need and their order on the waiting list. Those on the waiting list are ranked by need and application dates, so eligible applicants do not remain in the same priority on a waiting list for long periods.

For example, one vacancy could be offered on a first come, first served basis, to the next person on the waiting list. The next vacancy would be offered to the applicant who qualifies based on point scoring. Ensure HOMES BC units are also filled based on the three income groups — deep and shallow core need and non-RGI — to maintain the income mix among residents. (See [page 9](#) for an explanation of these income groups.)

PRIORITY PLACEMENT

Priority placement puts a defined group of applicants at the top of the waiting list. The intent is to offer housing first to people who have traditionally been in a disadvantaged position. As units become available, they are offered to someone from the priority group (and within each income category for HOMES BC developments). If no one from the priority group is on the waiting list, the unit is then offered to another applicant. If you have more than one vacant unit, one unit could be offered to the priority placement applicant and another to an applicant from the waiting list.

Housing Co-ops

Housing co-ops may have additional criteria for selecting future members, such as:

- A commitment to co-op principles.
- A willingness to participate.
- A positive attitude to living in a diverse community.
- Ability to live independently.

Co-ops should tell applicants about these criteria, and apply them without discrimination.

To find out how other organizations select residents, call the Co-operative Housing Federation of BC at 604-879-5111 or 1-866-879-5111, and the BC Non-Profit Housing Association at 604-527-8859 or 1-800-494-8859, for contacts and ideas.

Program Criteria

The criteria for selecting residents vary among different housing programs, and will be detailed in your operating agreement. This section provides an overview of selection requirements for housing programs with provincial and joint provincial/federal funding. Some housing providers also manage federally funded developments, which are not covered in this guide.

1) HOMES BC

HOMES BC is a provincial housing program that provides interim construction financing, operating subsidies and rent supplements to non-profit, co-op and private housing providers who develop or operate affordable housing for low and moderate-income British Columbians.

a) HOMES BC Non-Profit and Co-operative Housing

Low and moderate-income families, seniors, and people with disabilities are eligible to apply for housing in HOMES BC non-profit and co-operative developments.

For HOMES BC, a family is defined as a minimum of two people and includes at least one dependent child, regardless of the child's age. Other housing programs define a family as a minimum of two people, with one person dependent on the other.

Parents who have custody of their children at least 40 per cent of the time are eligible for space to accommodate the children.

You can set criteria to maintain a particular social mix in the community, but criteria cannot be based on personal attitudes. For example, you may want a balance between two parent and single parent households, or you may want to select families with children of different ages to ensure each age group has playmates. In addition, applicants may be excluded if reference checks show their behaviour has been unsuitable in previous housing. The HOMES BC operating agreement requires you to submit your selection process to BC Housing six months before a development opens.

Income Mixing

Unlike previous housing programs administered by BC Housing, where units are offered to people in the greatest need, often with the lowest incomes, the HOMES BC program was designed to create mixed income communities. Mixed income housing reflects the broader make up of our society, and research has shown this approach provides a healthy environment for children to grow up in. To achieve a balance of mixed incomes among residents, units in the development are allocated to:

- People in “deep core need” and “shallow core need,” who pay 30 per cent of their income for rent, or “rent-geared-to-income (RGI).” (See next section for definitions.)
- People with moderate incomes who can afford to pay rents that are close to private market prices, or “non-RGI rents.”

60 per cent of the units are for residents in core need: 30 per cent for families in shallow core need and the other 30 per cent for families in deep core need. The remaining 40 per cent of the units go to residents paying non-RGI rents.



Shallow and Deep Core Need

Shallow core need means someone's gross household income falls between the maximum CNIT level for that size unit and 70 per cent of the maximum. Using the example of a maximum CNIT level of \$30,000 for a three-bedroom unit, household income should fall between \$1,750 and \$2,500 per month — or \$21,000 and \$30,000 per year — to be eligible for a shallow core need subsidy.

Deep core need means gross household income is below 70 per cent of the CNIT amount. For people in deep core need to be eligible for a three-bedroom unit, their household income would be less than \$1,750 per month or \$21,000 per year.

Non-RGI or Market Rents

Non-RGI or market units are intended to house people with moderate incomes, rather than high-income earners. That's why the HOMES BC operating agreement says these residents should not pay less than 20 per cent of their gross household income for rent or housing charge, when they move in. For example, if 20 per cent of a family's income is \$1,000, but the rent for the unit is \$950, this family would not be eligible because their income is too high to qualify. To qualify for this unit, monthly household income would need to be \$4,750 or lower. If the income limit is making it difficult to fill your non-RGI units, contact your Property Portfolio Manager.

Under the HOMES BC operating agreement, BC Housing assumes your non-RGI or market rents are set at 90 per cent of an appraised rent. The appraised rent is determined by reviewing prices for similar units in the local private rental market. (See Schedule D of the HOMES BC operating agreement for an explanation of the appraisal process.)

BC Housing sends 'repayable assistance' to you to cover the difference between 90 per cent of the appraised rent and the cost of operating the units — which is called the economic rent. Initially, the economic rent will exceed the non-RGI amount you charge. However, the gap between the non-RGI amount and operating costs begins to close over the years. When market rents exceed economic rents — probably about year twenty — you start repaying the repayable assistance, using the surplus funds you collect from the non-RGI rents. Refer to Chapter 3 of the *Financial Management Guide* for more information on repaying the repayable assistance.

Income Eligibility for RGI Units

Residents paying RGI rents must provide proof of income at initial occupancy and at least once annually. For more information on the income review process, refer to Section 2 of this guide, on Rent Calculation.

If their income increases, RGI residents living in HOMES BC developments will never pay more than a non-RGI resident does in the same size unit. Under earlier programs, RGI rents are not capped, and residents pay 30 per cent of their income with no rent ceiling.

Income Eligibility for Non-RGI Units

Residents paying non-RGI amounts do not have annual income reviews. Instead, you confirm whether applicants' incomes make them eligible for non-RGI units at occupancy.

The goals for HOMES BC developments are to give people secure housing and build a stable sense of community among residents. So people are not expected to move out of their housing, disrupt their lives and leave friends behind if their income goes up. Non-RGI residents continue to pay the rent or housing charge you set for non-RGI units.

Maintaining Unit Mix When Residents' Incomes Change

Specific units in the development are not designated for particular income levels. Instead, your HOMES BC operating agreement specifies the exact number of units designated for people with deep and shallow core need and non-RGI incomes. Some flexibility is allowed because people's incomes can change over time, as people move in and out, their incomes rise and fall, a unit that's been occupied by a resident paying the non-RGI amount is given to someone who pays rent-geared-to-income, or vice versa.

For example, you may want to provide a rent subsidy to a non-RGI tenant or housing member, who experiences a *permanent* decrease in income. If you have a shallow need resident who no longer needs a subsidy, switch the subsidy designation, so the non-RGI resident becomes RGI, and vice versa. It's not unusual for a deep or shallow core need resident to become non-RGI, through a change in family composition or employment. When you're confident the change in household income is permanent, you can transfer the deep or shallow core designation to another resident who needs the subsidy. The next option is to wait until an RGI resident leaves, and then switch the subsidy designation between units. The last option is to apply to BC Housing for approval to change the income mix to give you an additional subsidy.

To change a non-RGI unit to RGI, or an RGI unit to non-RGI, you need to complete the *Change in Unit Designation* form in the appendix of Section 2 on Rent Calculation. We use this form to track the subsidy and repayable assistance for the development.

Some applicants with deep or shallow incomes may be interested in renting a non-RGI unit, because it may be a better option than what's available in the private market, with rent at 90 per cent of market rents in the area. Housing providers may choose to rent non-RGI units to these applicants. However, you require a clear policy to define how non-RGI residents can apply for subsidy to have their rent-geared-to-income. For example, your policy could state that:

- A non-RGI resident must have resided in the unit for a minimum of one year to apply for subsidy, and
- Subsidies are offered based on time on the waitlist or by need, as they become available.

If you decide to offer non-RGI units to applicants with lower incomes, ensure they understand before moving in that they will not automatically receive a subsidy.



For information on developing policies, refer to our *Governance Guide*, or contact the BC Non-Profit Housing Association at 604-527-8859, 1-800-494-8859, or by email at admin@bcnpha.bc.ca, to obtain a copy of their Policy Template Manual. Housing co-ops can contact the Co-operative Housing Federation of BC (CHF BC) at 604-879-5111 or 1-866-879-5111. The CHF BC offers workshops on policy development, and has a resource library with manuals and sample policies from other housing co-operatives.

If you have an accumulated operating surplus, you can use some funding to help a non-RGI resident with a short-term income problem to avoid rent arrears. The funds must be repaid, so set out repayment arrangements in writing. You can't create a reserve of funds for this purpose — only surplus funds from the current year can be used. If you're considering this kind of loan, ensure all other demands on the surplus are covered first. (Refer to the *Financial Management Guide* for more information on surpluses.)

Adjusting the Income Mix to Reflect Local Market Conditions

The operating agreement says BC Housing may agree to adjust the income mix from time to time to reflect local market conditions. For example, if a community experiences an economic downturn for several years, some market units may be difficult to fill, with a higher percentage of local people in need of rent subsidy than in other communities. Or a new industry may open in a community, providing jobs for many people who were previously out of work, and people who had required subsidies no longer need assistance, so the demand for RGI units drops.

To make an adjustment in the income mix, you have to demonstrate the need for an alternative approach with supporting figures. Here's a list of the information BC Housing requires to determine whether the 30/30/40 income mix should be adjusted to meet housing needs in your community:

- Does your waiting list show no or little demand for housing by one of the target income groups?
- Have you advertised to attract eligible applicants to fill the vacancies you're experiencing?
- Is your development listed with local and regional housing registries?
- Have you contacted community agencies, advocacy organizations, emergency shelters, transition homes, and immigrant and refugee service providers to ensure they are referring potential applicants to the development?
- What are the market conditions in your area?

For assistance and approval in adjusting the income mix of your units, contact your Property Portfolio Manager.

b) HOMES BC Homeless/At Risk Housing (HAR)

The HOMES BC program also funds second stage housing to help lower income people at risk of homelessness. HAR developments provide an intermediate stage of housing, between emergency shelters and independent housing, and offer support services to help people regain or maintain their independence. Eligible clients include:

- People who are homeless.
- Women and children leaving abusive relationships.
- People with a mental illness and/or substance dependency.
- Inner city youth who need support to get off the street.

Residents' incomes must be at or below the core need level, and they must be able to live independently in a self-contained unit, with the support services you offer.

c) HOMES BC Multi-Service Housing

Multi-service housing developments combine short-term, emergency shelter beds and support services for people who are homeless or at risk of homelessness, and some self-contained, second stage apartments. This housing is intended to:

- Help repeat users of emergency accommodation achieve stability and end homelessness, and
- Provide additional shelter capacity in extreme cold, wet weather conditions, in space that would normally be used for other purposes, such as recreational or cafeteria areas.

The short-term housing includes beds in shared or single rooms, without private bathroom or kitchen facilities. This housing is targeted to people in immediate need of shelter, and offers stays of less than one month. Services in the emergency shelter section may include meals, clothing, laundry, first aid, preventative health care, showers, haircuts, and referrals to training, employment, legal and financial assistance.

Second-stage housing offers self-contained apartments with private bathrooms and kitchens for independent living. This housing targets people needing support services to make the transition from homelessness to more permanent housing. Support services can include help with housekeeping, meal preparation, medical care, life skills, and referrals to service agencies, banking, counselling and drop-in programs, training and employment insurance.

Applicants/residents must be in core housing need.

d) HOMES BC Low Income Urban Singles (LIUS)

Low income single people in urban centres account for almost half of households paying 50 per cent or more of their income for rent, putting them at risk of homelessness. LIUS developments provide affordable housing for this group.

To be eligible, residents' income must be at or below the core need level, and they cannot have dependent children.



e) HOMES BC Supportive Seniors Housing

Research has shown that supportive housing helps seniors live independently longer and can improve their health. These developments combine secure, affordable housing with a variety of personal services that may include:

- A daily meal program.
- An emergency monitoring and response system.
- Help with housekeeping and laundry.
- Social and recreation activities.

Supportive housing can be self-contained private units, with additional common dining and social spaces, or shared housing, with private rooms and common kitchen, dining and social areas.

One household member must be 55 or older, and must need some or all of the support services offered at the development. Some residents in core housing need pay rent-g geared-to-income, and others pay non-RGI rents for market units. The degree of income mixing is based on the need and availability of alternatives in the local market housing.

f) HOMES BC Rent Supplement Units

HOMES BC also offers rent supplements to help eligible applicants pay market rents in existing private, non-profit and co-op rental housing in their community. The rent supplement pays the difference between the market rent for the unit and 30 per cent of gross household income. The subsidy amount is subject to a maximum market rent. Eligible renters must be in core housing need, with incomes at or below the CNIT levels, and include:

- Large families.
- Seniors, 55 and older.
- Women with or without children who are leaving abusive relationships.
- People who are HIV positive or living with AIDS.
- People with mental illnesses.
- People with disabilities who can live independently and qualify for a disability pension, or can't work because of a disability.

Market units can be provided for rent supplements by:

- Non-profit and co-op housing providers who have used all their available subsidy funding.
- Private landlords.

In addition, non-profit community organizations can identify eligible renters, help them find appropriate housing, and work with BC Housing staff to administer the rent supplements. Developments built under the HOMES BC program are not eligible for additional subsidies through this program.

2) PRIORITY PLACEMENT PROGRAM

BC Housing's Priority Placement Program supports low-income women leaving transition houses. Women and children fleeing abusive relationships need stable, secure, affordable housing to give them an opportunity to change and rebuild their lives. As a result, we give priority for subsidized housing to women who are leaving abusive relationships without safe permanent housing, in BC Housing developments. About 25 per cent of our family vacancies are placed through the priority placement program. We encourage non-profit societies and co-ops to consider housing priority placement applicants in existing units, because the need for this housing is great. To qualify for the program:

- Applicants must reside in a transition house, or be referred by an agency or service BC Housing recognizes, at the time they apply for priority placement.
- Applicants must be in core housing need.
- Women with children are eligible for permanent housing.
- Single women 55 and older can also be housed permanently.
- Single women under 55 can be housed on a short-term basis.

For information, contact BC Housing's Priority Placement Coordinator at 604-439-4730 or 1-800-257-7756, local 730.

3) BC HOUSING HEALTH SERVICES PROGRAM

Our Health Services Program helps individuals with a mental illness access subsidized housing in existing developments. Secure, affordable housing enables people with mental illness to maintain better mental health, live independently, and be more involved in the community.

Our Health Service Consultants are Registered Psychiatric Nurses and Registered Nurses. We work with non-profit and co-operative organizations and private market landlords interested in housing people with mental illnesses who can live independently. We also provide housing for people with mental illnesses in BC Housing developments.

We partner with community service agencies to ensure adequate support services are provided so tenants can maintain their tenancy. In addition, our Health Service Consultants provide:

- Education for housing staff on mental illness and related issues.
- Skills training to enhance staff effectiveness in relating to residents who may have a mental illness or behavioral problems.



Your participation in the program is voluntary. To get involved, call BC Housing at 604-433-1711 or 1-800-257-7756, and ask to speak with a Health Services Consultant.

This program received national recognition from the Clarke Institute of Psychiatry in Ontario in 1997, as a 'Best Practice Model in Mental Health Reform.'

4) SUPPORTED INDEPENDENT LIVING PROGRAM (SILP)

The Supported Independent Living Program is a partnership between BC Housing, the Ministry of Health and the health regions. SILP is a supported housing program that enables people with severe and persistent mental illness to live independently in affordable, self-contained housing. The Ministry of Health funds the shelter component of SILP, and BC Housing administers the program.

Staff from community mental health centres across the province select participants for the SILP program. To refer a resident or applicant to this program, contact your local mental health centre.

5) HOUSING PROGRAMS FROM 1986-1992

Eligible applicants for developments built under the joint federal/provincial housing program, from 1986 to 1992, include:

- Families.
- Seniors.
- People with disabilities.
- Singles over 45 in the downtown eastside community of Vancouver. (Some exceptions are made to include other areas.)

Each applicant's gross household income must be at or below the core need level, people must be paying more than 30 per cent of income for rent, and/or be living in inadequate housing.

A point score system should be used to select residents for these developments. You assign points to applicants based on the affordability, adequacy, and suitability of their current housing. Then units are offered to the people in highest need, as housing becomes available. Housing co-ops also use willingness to participate in running the development as a criterion for selecting new members.

You'll find a more detailed explanation of the point score method on [page 6](#). BC Housing's point score form and instructions are included in the appendix, starting on [page 43](#) as an example.

Under this program, BC Housing also provides rent subsidies to non-profit societies to house people with disabilities in private market rental units. To be eligible:

- An applicant must be in core housing need.
- Applicants must fit the society's target group, such as people with HIV/AIDS, mental health consumers, or people with mental disabilities.

We also administer a limited number of rent supplement units to provide affordable housing in communities where no other subsidized housing exists, and place applicants in these units.

In addition, BC Housing provides subsidies to federal Index Linked Mortgage, or ILM co-operatives, where 30 to 50 per cent of the units are available for people in core need. Co-ops use a point score system to select co-op members for these subsidized co-op units.

6) NON-PROFIT HOUSING FOR THE DISABLED

Section 82(1)(a) National Housing Act (NHA)

Low-income individuals and families with physical or mental disabilities or mental illnesses are eligible for housing developed through this program, primarily in group homes and some other facilities.

While not required, we recommend using Core Need Income Threshold levels to determine income eligibility.

7) NON-PROFIT HOUSING FOR SENIORS

Section 82(1)(b) NHA

Applicants for this housing must be low income and 55 or older, or one member of a couple must be at least 55. Younger adults (19 and up) with physical disabilities can also be placed in wheelchair-modified suites.

We recommend using the following additional criteria for determining eligibility:

- Applicants' incomes are at or below the Core Need Income Thresholds.
- People are paying more than 30 per cent of their income for rent.
- Current housing is inadequate.

If you have difficulty keeping these units occupied, your Board of Directors may decide to accept applicants who are younger than 55, disabled and unable to work.



8) PROVINCIAL RENTAL ASSISTANCE PROGRAM FOR SENIORS

Section 95 NHA

To apply for housing in developments built through the Provincial Rental Assistance Program (PRAP) for Seniors, applicants must be low income and 55 or older, with preference given to people who are 65 and over. When couples apply for housing, at least one partner must be 55 or over. You can also offer modified units to younger adults, 19 and older, with physical disabilities, if there aren't any senior applicants with disabilities.

You can set additional criteria, such as serving local residents first, as long as the criteria aren't discriminatory. Again, we recommend using the CNIT income levels to determine eligibility. If you have difficulty keeping these units occupied, your Board of Directors may decide to accept applicants who are younger than 55, disabled and unable to work.

To ensure the housing goes to lower income people, the combined income of all residents cannot exceed 130 per cent of what you would collect if everyone received the minimum BC Benefits rate.

To complete this calculation, add up the actual incomes of all residents, divide this amount by the total you would have collected if everyone received BC Benefits, and multiply the answer by 100 to see how much actual income exceeds 100 per cent. It can't be more than 130 per cent.

For a step-by-step example, go to the *Comparison Calculation: 130 Per Cent of BC Benefits Maximum Average Income for the Building* in the appendix on [page 52](#).

9) PROVINCIAL RENTAL ASSISTANCE PROGRAM FOR THE DISABLED

Section 95 NHA

To be eligible for housing built under the PRAP-D program, applicants must be either:

- Single adults who receive BC Benefits for the Disabled.
- Single adults who meet the disability criteria for BC Benefits, but get their income from other sources instead of BC Benefits.

The combined income of all residents cannot exceed 130 per cent of what would be collected if everyone received the minimum BC Benefits rate. Refer to the instruction sheet on [page 52](#) in the appendix called *Comparison Calculation: 130 Per Cent of BC Benefits Maximum Average Income for the Building*.

Refer to the *Financial Management Guide* for information on the subsidy formula for each program.

The Housing Registry

Since the fall of 2001, applicants have been able to access many affordable housing developments by completing one Housing Registry application form or by calling one phone number. People can also download the application from BC Housing's website at www.bchousing.org.

Applicant information and housing choices are entered into a centralized and secure database. This one-stop application process is especially helpful for people with physical or mental health issues, who need affordable housing. The Housing Registry coordinates access for applicants and reduces duplication among housing providers' applicant lists.

Non-profit and co-operative housing providers with an access password log into the internet-based system, or request the information via fax or mail, when filling vacancies. The registry links you to a list of applicants you can individually screen.

The registry was initiated by the BC Non-Profit Housing Association, and the partnership involves BC Housing, the Co-operative Housing Federation of BC, non-profit housing providers, housing co-ops, Lower Mainland municipalities, information and referral service groups, and other community-based organizations. For information, contact the BCNPHA at 604-527-8859 or 1-800-494-8859.

National Occupancy Standards

When you offer housing to applicants, ensure people are given a unit with the correct number of bedrooms for the size of their household. Most operating agreements require you to use CMHC's National Occupancy Standards, which state:

- No more than two and no fewer than one person per bedroom.
- Couples and spouses share a bedroom.
- Parents do not share a bedroom with their children.
- Dependent people aged 18 or older do not share a bedroom.
- Dependents of the opposite gender aged five and older do not share a bedroom.

We recommend some additional occupancy guidelines:

- Two children of the same gender under 18, or two children of opposite gender under age five, may share a bedroom although they are not required to. Base your decision on whether the room is large enough to accommodate two people.
- Do not house more than one person in a studio unit.
- One-bedroom units may be offered to singles or couples, depending on the size. A small one bedroom is more suitable for a single person, while a larger unit should be offered to a couple.



- If your seniors' development contains studio and one-bedroom apartments, place couples in the one-bedroom units and singles in the studio suites.
- Some seniors' buildings contain single and double one-bedroom units, with different bedroom sizes. Try to place singles in the smaller units and couples in the doubles. But you can house couples in a single one bedroom if they request one of these units.

These standards may be waived in periods of high vacancy rates, if you have few people on the waiting list. For example, you may decide to over house a family of three in a three-bedroom unit, instead of a two-bedroom unit, if the three-bedroom is the only unit available, and there's no one on your waiting list for a unit that size. Or you might under house a family with four children in the three-bedroom unit. In either situation, include an addendum to the tenancy/occupancy agreement so the residents understand and agree that they may be asked to move to another unit, if the appropriate size becomes available. Contact your PPM for a sample addendum.

Resident Transfers

Existing residents may request a transfer to another unit for a variety of reasons. As a result, you need to develop a policy for responding to transfer requests. Apply your usual selection process to transfers. Point score based on need, time waiting, or modified chronological. Tell people it's not possible to determine when or if a transfer will occur, because the decision depends on the number of other housing applications and transfers.

BC Housing's transfer policy for our directly managed units is outlined below, as an example.

We advise prospective residents not to accept a unit at the outset if they do not think it's suitable. We consider requests to transfer to another unit or development after someone has lived in their current accommodation for at least a year, and the tenancy is in good standing — meaning rent payments are not in arrears and we have not issued a *Notice to End Tenancy*. Transfers are considered in the following situations:

Medical need ~ A physician must write a letter or fill out the Medical Documentation Form describing why a resident or household member cannot continue living in the current housing. The form should explain why the housing is detrimental to the resident's physical or mental health, and how a move will alleviate the problem. You'll find a copy of the form in the appendix on [page 52](#).

An unreasonable distance from work ~ Someone's place of employment changes after moving in, and the round trip commute exceeds three hours, or transportation is unavailable when they have to travel to work. We require a letter verifying the resident has stable employment.

Social conflict ~ A resident's well-being or safety is at risk from violence, harassment, or trauma, and the police or a community agency provides written support.

Over housed or under housed ~ A family member has left or joined the household, making the unit too large or too small for the number of people living there. Generally, these residents are offered another unit with the right number of bedrooms.

When a child or children move out of a family development, leaving a single parent under 45 who is not disabled, we issue a 90-day *Notice to End Tenancy*, and the parent must move, because the housing is intended to support families. But if a single parent is 45 or older and has lived in the unit for at least a year, they may be eligible to transfer to a studio unit in a seniors' building or a one-bedroom in a family building, if you have this size unit available. The resident has to complete a transfer request within three months of becoming over housed, and choose a minimum of three developments to move to. In rural areas where there may be fewer than three developments in the community, this requirement can be waived. And if demand for housing in an area is high, we sometimes require an individual to be willing to move to another community to retain the rent subsidy.

Most residents will work with you to resolve over and under housing situations. If you encounter a problem with someone who is over housed and is not willing to move to a smaller unit, you can issue:

- A 90-day *Notice to End Tenancy* as a last resort.
- Or a notice of subsidy withdrawal for someone in a unit with a maximum rent ceiling.

Develop a policy on handling over housed situations and ensure residents are aware of the process.

When children are temporarily absent ~ If someone is involved in a custody dispute or working with the ministry responsible for child apprehensions to have their children returned, we leave them over housed for six months to avoid jeopardizing the opportunity to have the children at home. We continue to charge rent as if the children were living there, and after six months, we ask for additional documentation to update the situation and find out when the children are expected to return.

Request to transfer household members ~ Residents occasionally request that some members of their household transfer to a new unit, with the rest retaining the current unit. We will approve the move as an under housed transfer, if both parties qualify as either a family, senior, or person with disabilities and have lived in the unit for at least a year.

Unusual circumstances ~ We review situations that don't fit any of these categories on an individual basis.



If you use a point score system, assign points for each of these transfer reasons. A copy of BC Housing's Transfer Request Point Score Guidelines is included in the appendix on [page 54](#).

Your residents can apply for a transfer through BC Housing, non-profit, and co-op waiting lists.

Contact the BC Non-Profit Housing Association at 604-527-8859 or 1-800-494-8859, or the Co-operative Housing Federation of BC at 604-879-5111 or 1-866-879-5111 for information on how other groups handle transfers.
