



Rental Assistance Program

**Make your rent
more affordable**



**HOUSING
MATTERS**



Important

You must inform BC Housing immediately if you move, your rent increases, your marital status changes, the number of people in your household changes, you are sharing your accommodation with other people, or if you or your spouse start to receive income assistance.

By providing this information promptly, we can adjust your assistance accordingly to avoid any possible overpayment.

For your information

BC Housing will audit some recipients. If you apply and become a Rental Assistance Program recipient, you may be contacted and asked to prove your eligibility.

The Freedom of Information and Protection of Privacy Act covers the collection and use of personal information in BC Housing's files.

For more information, contact

Rental Assistance Program

BC Housing

101 – 4555 Kingsway, Burnaby, B.C. V5H 4V8

Lower Mainland

604-433-2218

Elsewhere in B.C.

1-800-257-7756

www.bchousing.org

Who is eligible?

You **may** be eligible if:

- Some or all of your annual income comes from employment.
- You have a gross annual household income of \$35,000 or less.
- You have at least one or more dependent children.
- You have less than \$100,000 in assets.
- You file an annual income tax return.
- You pay more than 30 per cent of your household income towards rent for your home, or pay pad rental for a manufactured home (trailer) that you own and occupy.
- You have lived in British Columbia for the full 12 months immediately preceding the date of application.
- You meet the residency requirements for the program.

You **will not** be eligible if:

- You or your family receive income assistance under the B.C. Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act (excluding the Medical Services only).
- Your gross annual household income is more than \$35,000.
- You live in subsidized housing.
- You live in co-operative housing and are a shareholder.
- You or a member of your family do not meet residency requirements or came to Canada under a private sponsorship agreement that is still in force.
- You own a home that you do not live in.



How is assistance calculated?

The Rental Assistance Program reimburses part of the difference between 30 per cent of your total income and your rent. The program has a sliding scale that gives the most money to people with the least income. The amount of assistance is calculated taking into account your household size, income, rent and where you live.

Regardless of your actual rent, the rental assistance will only be calculated based on amounts up to a maximum rent level.

Maximum Rent Ceilings as of April 2008

	Metro Vancouver	Other Areas of the Province
Family of 3 or less	\$ 975	\$ 900
Family of 4 or more	\$ 1,100	\$ 940

Examples

The following examples show how different low-income families might benefit from the Rental Assistance Program. To estimate how much assistance you might receive, check out our Rental Assistance Program calculator at www.bchousing.org/programs/RAP/calculation

Metro Vancouver

	Annual Gross Income	Rent	Monthly Benefit
Family of 3 or less	\$ 14,000	\$ 900	\$ 446.60
	\$ 32,000	\$ 975 and up	\$ 72.80
Family of 4 or more	\$ 14,000	\$ 975	\$ 507.50
	\$ 32,000	\$ 1100 and up	\$ 124.80

Rest of the Province

	Annual Gross Income	Rent	Monthly Benefit
Family of 3 or less	\$ 14,000	\$ 800	\$ 365.40
	\$ 32,000	\$ 900 and up	\$ 50.00 (min)
Family of 4 or more	\$ 14,000	\$ 825	\$ 385.70
	\$ 32,000	\$ 940 and up	\$ 58.24

Rental Assistance Program

Does your family have a total household income of \$35,000 or less?

Do you have at least one dependent child?

Have you lived in B.C. for the past 12 months and spent at least part of that time working?

If so, you may be eligible to receive cash assistance for your monthly rent payments.

Make your rent more affordable

The Rental Assistance Program provides eligible low-income, working families with cash assistance for their monthly rent payments.

To qualify for the Rental Assistance Program, families must have at least one dependent child, have lived in B.C. for the past 12 months and have spent part of the last year working.

In April 2008, the Province of British Columbia increased the maximum household income level from \$28,000 to \$35,000 and increased the maximum rent ceilings so that more low-income, working families can now benefit. The Rental Assistance Program was created in October 2006 through the provincial housing strategy, *Housing Matters BC*, as part of a continuum of housing options for British Columbians in greatest need.



Application process

There are three ways to obtain an application form for the Rental Assistance Program:

- 1 Download an application from **www.bchousing.org**;
- 2 Call BC Housing at 604-433-2218 or 1-800-257-7756 (outside the Lower Mainland) to have an application mailed to you; or
- 3 In person at any BC Housing office.

When applying for the Rental Assistance Program, the following must be provided with the application:

- Proof of identity for all family members;
- Proof of residency for all family members;
- A social insurance number for all adult family members;
- Detailed income tax return and Notice of Assessment; if the income tax return does not include income from employment, attach proof of current employment income from all sources;
- Proof of all assets;
- Proof of rent; and
- A blank cheque marked "VOID" for direct deposit of subsidy or a Pre-authorized Debit Form.

More information on specific requirements is available at **www.bchousing.org** or on the Rental Assistance Program checklist.

If BC Housing requires further information, you will be contacted.



frequently asked Questions + A

Q When will my rental assistance be effective?

If you are eligible, your assistance will be effective the month we receive your application. For example, if your application is received in our office on March 29, your application will be effective for the month of March.

The Rental Assistance Program pays in arrears; the payment made at the end of March is reimbursement for rent paid for the month of March.

Q What is considered to be a dependent child?

Any unmarried child, stepchild, adopted child or legal ward who is: under 19 years of age; or, under 25 and registered in full-time school or university; or a child of any age who is accepted as dependent for income tax purposes due to mental or physical infirmity.

Q How is the rental assistance paid?

Assistance is paid by direct deposit to your bank account on the last working day of each month. If you do not currently have a bank account, you will need to open one.

Q What if I haven't filed an income tax return?

If you and your spouse have not filed a tax return you will not be eligible for the program.

Q How do I submit my income tax information?

Option #1: Provide consent for Canada Revenue Agency to release information from your tax records to BC Housing. Consent can be provided by completing an Income Verification form available by contacting BC Housing or online at www.bchousing.org.

Option #2: Provide copies of BOTH last year's Income Tax Return and Notice of Assessment.

Q I have not received my Notice of Assessment back from Canada Revenue Agency yet. Can I still submit my application?

Yes. Once your application has been received by BC Housing, you will have up to 90 days to gather and submit missing documentation.

Q What if I have children or other family members 19 years or older living with me or I share with other adults?

Depending on the number of adults living in the rental unit, a portion of the full monthly rent will be allocated to your household and this amount will be used when calculating assistance through the program.

Answers

Q My minor child (under age 19) has a part-time job; do I need to declare their income?

No, the assistance through the program is based on the income of yourself and your spouse (if applicable).

Q How will I know the status of my Rental Assistance Program application?

BC Housing will contact you by mail.

Q What happens if my income changes?

The assistance is based on your previous year's income. Fluctuations throughout the year will be captured on your next income tax return and will affect the amount of your assistance in the future.

If your income has decreased permanently, contact BC Housing to determine if you may be eligible for an adjustment.

Q What happens if I go on income assistance?

You will no longer be eligible for the Rental Assistance Program once you start receiving income assistance. Failure to advise BC Housing that you are receiving income assistance will result in a debt that will need to be repaid.

Q What happens if I move or my rent amount changes?

You must inform BC Housing immediately so that we can make the necessary changes to your file and adjust your assistance accordingly.

Q Is there a minimum level of assistance?

The minimum level of assistance anyone can receive is \$50 per month or \$600 a year.

Q Do I declare my rental assistance on my annual income tax return?

No, rental assistance is a non-taxable rent benefit.

Q What is considered to be an asset?

Assets are defined as stocks, bonds, term deposits, mutual funds, cash and real estate equity, as well as business equity. Assets that are exempted from consideration include personal effects such as furniture, jewelry, vehicles, RESPs and RRSPs, and tools and equipment required for employment.

For more frequently asked questions and answers, visit www.bchousing.org.