

Frequently Asked Questions

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.

Who 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 disability.

How is 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.

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.

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.

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.

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.

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).

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

- ▶ BC Housing will contact you by mail.

Is there a minimum level of assistance?

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

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

- ▶ No. Rental assistance is a non-taxable rent benefit.

What is considered to be an asset?

- ▶ Assets are defined as stocks, bonds, term deposits, mutual funds, cash, and real estate equity (domestic and foreign), 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.

Important

If your application is approved 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 ensure you are receiving the correct amount and avoid possible over payments.

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 by BC Housing.

For more information:

Rental Assistance Program

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

Metro Vancouver:
604-433-2218
Elsewhere in BC:
1-800-257-7756

Rental Assistance Program

Make your rent more affordable

Find out if you are eligible at
www.bchousing.org/calculator

For more information:
www.bchousing.org/RAP

www.bchousing.org/RAP

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The **Rental Assistance Program** provides eligible, low-income, working families with assistance to help with their monthly rent payments in the private market. The program provides rent assistance to low income working families. Effective September 2018 the maximum income increases to \$40,000.

The Rental Assistance Program is funded by the Government of Canada and the Province of British Columbia



Eligibility

You may be eligible if:

- Some or all of your annual income comes from employment.
- You have a gross (before tax) household annual income of \$40,000* or less.
- You have 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 pad rental for a manufactured home (trailer) that you own and occupy.
- You have lived in B.C. for the full 12 months immediately prior to the date of your application.
- You meet the program's residency requirements.

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 plan which provides specific health supplements to certain categories of former recipients of assistance).
- Your gross household annual income is more than \$40,000*.
- You live in subsidized housing.
- You live in co-operative housing and are a shareholder.
- You do not meet the program's residency requirements.

* Effective September 2018

How to Apply

There are three ways to apply:

- 1 Download an application form from www.bchousing.org/RAP
- 2 Call BC Housing at **604-433-2218** or **1-800-257-7756** (outside Metro Vancouver) to have an application mailed to you.
- 3 In person at any **BC Housing office**.

Applications must include:

- Proof of identity for all family members.
- Proof of residency for all family members.
- Information from last year's income tax return. You can either provide consent for Canada Revenue Agency to provide the required information or submit copies of your detailed income tax return and notice of assessment. If the tax return does not include income from employment, attach proof of current employment income from all sources.
- Proof of all assets.
- Proof of rent.
- A blank cheque marked "VOID" for direct deposit of assistance or a pre-authorized debit form.

For more information:

More information on specific requirements is available online at www.bchousing.org/RAP or on the Rental Assistance Program checklist included on the application form. If further information is required, BC Housing will contact you.

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, assistance will only be calculated based on amounts up to a maximum rent level.

For an estimate of what you may be eligible for, visit www.bchousing.org/calculator.

Maximum Rent Ceilings as of September 2018*

	Zone 1	Zone 2	Zone 3
Family of 3 or less	\$1,108	\$1,086	\$1,067
Family of 4 or more	\$1,250	\$1,136	\$1,117

*please visit www.bchousing.org/RAP or contact BC Housing for the Maximum Rent Ceilings in effect before September 2018.

How do I know what Zone I am in?

For a list of which zones are included in communities across the province, please visit www.bchousing.org/RAP.

Find out if you are eligible at www.bchousing.org/calculator

To qualify:



Household income of \$40,000 or less (effective September 2018) +



Have at least one dependent child. +

Employed in the last year.

