

Canada – British Columbia Housing Benefit

Program Framework

April 2024



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INTRODUCTION

In June 2018, Canada Mortgage and Housing Corporation (CMHC) and BC Housing Management Commission (BC Housing) signed the CMHC-BC Bilateral Agreement under the 2017 National Housing Strategy, a 10-year housing agreement, investing more than \$990 million to protect, renew, and expand affordable housing in British Columbia.

The Canada Housing Benefit is the third initiative under the Bilateral Agreement, with the aim of providing direct financial assistance to households in Housing Need. Delivery of the program in British Columbia was co-developed with CMHC, as per the agreement.

The Canada - British Columbia Housing Benefit (CBCHB) is a cost matched program. Provincial funding is applied through the enhanced Rental Assistance Program (RAP) and Shelter Aid for Elderly Renters (SAFER) program announced in *Budget 2018*, and the federal portion is applied through CBCHB, which is the subject of this Program Framework.

The CBCHB is a Housing Benefit program for priority households that will be delivered primarily through agreements with community partners. The program will provide targeted assistance to reduce Housing Need for vulnerable, low-income British Columbians.

Rental affordability continues to be a significant challenge in British Columbia as average rents continue to rise due to high demand and low vacancy rates. Options are especially limited for low-income households and finding units that they can afford and sustain has become increasingly challenging.

Since 2018, the CBCHB program has undergone a number of enhancements:

- In April 2022, the CBCHB program was enhanced to deepen rent supplement levels and help eligible households to find and maintain affordable housing.
- Under *Budget 2022*, the Provincial Homelessness Strategy was announced to provide integrated wraparound services for people who are experiencing or at risk of homelessness and eligible for the CHCHB. These services are delivered under the Supported Rent Supplement Program (SRSP).
- Under the Federal/Provincial *2023 CHB Enhancement Agreement*, CMHC is providing additional targeted funding for Survivors of Gender-Based Violence (SGBV). This new funding stream provides an additional maximum amount of \$36.9M from 2023 to 2028.
- In 2024, CMHC approved the expansion of CBCHB to allow the allocation of benefits under four (4) provincially funded programs:¹
 - Homeless Outreach Program (HOP);
 - Homeless Prevention Program (HPP);
 - Provincial Housing Program (HOMES BC) Rent Supplement program; and
 - Wholly Provincial Rent Supplement program.

¹ The four (4) provincially funded programs are legacy programs that help individuals and families secure housing in the private market. HOP connects individuals who are experiencing or at risk of homelessness with housing and appropriate services, while the rent supplements administered under these programs are directed to individuals experiencing homelessness, people with disabilities, families, and seniors with unique needs or live in an area where their needs cannot be accommodated in existing subsidized housing.

These programs are aligned with the current CBCHB eligibility criteria, including target group, direct household support, portability, and benefit calculation based on income as compared to rent in the private market, subject to maximum rent ceilings.

BC Housing will continue to prioritize and maximize the use of CBCHB each year through an extensive roll-out of the CBCHB program. BC Housing may allocate remaining funding to the four (4) provincially funded programs outlined above.

This framework outlines the key elements, standards and guidelines of the CBCHB program and defines the roles and responsibilities of BC Housing and its partners in the delivery and management of the program. It ensures the program is accountable to the Providers and Recipients by providing for the equitable distribution of the Housing Benefits in a fair and consistent manner.

PROGRAM PRINCIPLES

The following principles ensure equitable and accountable delivery and management of the CBCHB program. They guide the operation of the program and govern BC Housing's interaction with the Providers, Applicants and Recipients.

1. Consistency and fairness in service delivery

- a) BC Housing will provide consistent and fair service to all Providers, Applicants and Recipients.
- b) The program will integrate with, and be consistent with, other government programs to the greatest extent possible.

2. Choice, portability, and self-sufficiency

- a) The Housing Benefit is not tied to a unit; eligible households choose where to live in the private market and unsubsidized community housing.
- b) If an eligible household moves, the Housing Benefit is portable within a 12-month term, as long as all eligibility requirements continue to be met.
- c) The confidentiality of participating households is respected and maintained in accordance with relevant legislation.

3. Transparency and accountability

BC Housing will:

- a) Develop and maintain program policies and procedures.
- b) Maintain reliable and consistent records.
- c) Provide clarity to Providers regarding program requirements.
- d) Monitor the program to confirm that the Housing Benefits are delivered effectively and meet the program's objectives.
- e) Establish quality assurance guidelines for processing the Housing Benefits.

PROGRAM GOAL, OBJECTIVES, OUTCOMES, MEASURES

Goal

To increase stability and quality of life for households by expanding the range of housing options and improving opportunities for household choice.



Objectives

1. Reduce Housing Need by providing vulnerable households with the Housing Benefit to make renting in the private market more affordable.
2. Provide the Housing Benefit to vulnerable households whose needs are not served by existing programs or where suitable community housing is unavailable due to specific needs or lack of availability.
3. Provide timely processing of the Housing Benefits and response to inquiries.

Outcomes

1. Greater ability for vulnerable households to maintain housing in the private market due to a reduced Shelter-to-Income Ratio (STIR).
2. Vulnerable households are provided with a housing option other than subsidized housing and have greater ability to choose which community they live in.

Measures

1. Number of new households assisted each fiscal year.
2. Number of households served in each vulnerable population.
3. Average Housing Benefit amount per household.

ELIGIBILITY

Recipients must meet the following eligibility requirements:

1. Meet one of the following residency requirements.
 - a. A Canadian citizen; or
 - b. An individual lawfully admitted into Canada for permanent residence; or
 - c. A refugee sponsored by the Government of Canada; or
 - d. An individual who has applied for refugee status; or
 - e. An individual whom private sponsorship has broken down.
2. Live in an eligible residence in British Columbia.

3. Have a total gross household income below the established limits.
4. Pay more than 30 percent of gross monthly income toward the rent for their residence.
5. Have filed a Canadian Income Tax Return for the most recent tax year.
6. Not eligible for the RAP or SAFER program at initial application.
7. Fall within the list of vulnerable groups which may include:
 - People experiencing or at risk of homelessness;
 - Women and children experiencing or at risk of domestic violence;
 - Indigenous peoples;
 - People with disabilities;
 - People dealing with mental health and addiction issues;
 - Veterans;
 - Racialized communities;
 - Youth leaving care;
 - Large families requiring 4 or more bedrooms;
 - Households requiring wheelchair modified/accessible accommodation;
 - Other households on the waitlist for subsidized housing whose Housing Need cannot be met by the existing stock, as identified by BC Housing;
 - Survivors of Gender-Based Violence (SGBV).²

KEY PROGRAM ELEMENTS

Direct Household Support

The Housing Benefit is provided directly to households in Housing Need and is not tied to a unit or project.

The community partner will enter into a CBCHB Agreement with BC Housing as the Provider who will pay the Housing Benefit directly to the Recipient. The Housing Benefit cannot be used to subsidize the Provider's own units. Some Housing Benefits will be directly managed by BC Housing. In both cases, the Recipient can provide consent to have the Housing Benefit paid to the landlord directly, with the ability to revoke the consent at any time.

Portability

The Housing Benefit will be portable within British Columbia, giving Recipients the choice and greater flexibility to re-locate, subject to BC Housing approval.

Benefit Calculation

The Housing Benefit pays the difference between 30% of gross household income (subject to a minimum contribution) and the Adjusted Rent. The calculation takes into account household composition, income, rent, and location, and is subject to a minimum and maximum Housing Benefit.

² The targeted group of SGBV can access the additional CBCHB funding stream specific to this population.

Agreements

The community partner will enter into a CBCHB Agreement with BC Housing for the administration of the Housing Benefits to Recipients.

The Recipient will enter into a 12-month Benefit Recipient Agreement with the Provider, subject to continued funding from BC Housing/CMHC.

In order to continue receiving a Housing Benefit after the 12-month term, an Annual Review is required to confirm eligibility. Households who become eligible for the RAP or SAFER program for a higher benefit amount will be directed to apply to those programs and the Housing Benefit is reallocated.

ROLES AND RESPONSIBILITIES

BC Housing

BC Housing is responsible for:

1. Implementation of the program, including issuing Requests for Proposals for Providers.
2. Providing funds to Providers and direct delivery to households where applicable.
3. Providing clear program guidelines to Providers and responding to program inquiries.
4. Data collection and analysis.
5. Budget forecasting and monitoring.
6. Audit of Recipient files.

Providers

Providers are responsible for delivering the Housing Benefits in accordance with the CBCHB Agreement. Their role includes:

1. Identifying and selecting eligible Applicants to support efficient allocation of available funds.
2. Providing clear guidelines and expectations to Applicants and Recipients.
3. Managing and processing Applications and Annual Reviews in a timely manner, including calculating the Housing Benefit.
4. Notifying Recipients of any changes to their Housing Benefit.
5. Coordinating with BC Housing to ensure smooth transitions between the CBCHB program and other programs offered.

Applicants and Recipients

Applicants and Recipients are responsible for:

1. Locating rental accommodation and paying the full market rent on a monthly basis.
2. Submitting a complete CBCHB Application and supporting documentation required to assess eligibility.
3. Submitting an Annual Review and supporting documentation.
4. Advising the Provider when changes occur that may impact eligibility and/or the Housing Benefit amount such as address or rent.

MONITORING AND REPORTING

BC Housing is responsible for monitoring the effectiveness of the CBCHB program and reporting on a number of outputs that directly relate to services provided as agreed with CMHC. BC Housing regularly reports to the federal and provincial governments and the public on the program.

SIGN-OFF

The Program Framework requires final sign-off by BC Housing’s Chief Executive Officer and approval by Executive Committee.

Vincent Tong



Chief Executive Officer
BC Housing

GLOSSARY OF TERMS

Adjusted Rent – The amount used to calculate the Housing Benefit and is the lesser of the actual rent paid (plus the heat allowance where applicable) or the rent ceiling, based on household size and location in the province, as established by BC Housing from time to time.

Annual Review – A subsequent application made by a Recipient in order to reassess eligibility to continue to receive a Housing Benefit for another twelve (12) months.

Applicant – The individual or household applying for the Housing Benefit, prior to Application approval and receipt of the Housing Benefit.

Application – The Application for Housing Benefit made by an Applicant who is not currently receiving the Housing Benefit.

Housing Benefit – A monthly non-taxable payment issued to eligible households to help make rent more affordable and reduce Housing Need for Recipients in priority groups whose needs are not served by existing programs, and/or where suitable community housing is oversubscribed or unavailable.

Housing Need – Households who are unable to rent affordable, suitable, adequate housing without paying more than 30 per cent of their income are in Housing Need.

Provider – The non-profit community partner administering the Housing Benefits to Recipients. BC Housing can also be the Provider for directly managed Housing Benefits.

Recipient – An eligible individual who receives a Housing Benefit.

Supported Rent Supplement Program (SRSP) – The provincial funding stream to provide wraparound services for people who are experiencing or at risk of homelessness and eligible for the CBCHB. Providers who apply separately for SRSP are required to enter into a concurrent CBCHB Agreement for the Housing Benefits provided to recipients of the support services.

Survivors of Gender-Based Violence (SGBV) – The target group that can access the additional CBCHB funding specific to SGBV, provided by CMHC over five (5) years starting from 2023 to 2028.