

# Program Instructions

N° 2009-01

Please note if your program is not checked, this Program Instruction is not applicable to your project(s)

- Public Housing
- ✓ Provincial Reform Housing Programs
- ✓ Municipal Non-Profit Housing Programs
- ✓ Federal Unilateral Housing Programs
- Rent Supplement - Commercial
- Rent Supplement - OCHAP & CSHP
- Rent Supplement Homelessness

<b>Subject</b>	<b>Eviction Prevention Assistance for Market Rent Households</b>
<b>Effective Date</b>	Immediately
<b>Summary</b>	Market rent households in social housing communities who are at risk of losing their housing due to a loss of employment related income or a significant decrease in earnings, may request temporary rent-geared-to-income (RGI) assistance from the Region.
<b>Background</b>	In March 2009 Regional Council approved a program to provide RGI assistance to market rent households in social housing communities. Households who have experienced a loss of employment or a significant decrease in employment earnings may request temporary RGI assistance for up to 24 months. Upon approval from the Region, the household will immediately receive RGI assistance.
<b>Eligibility for Eviction Prevention Assistance (EPA):</b>	<p>A market rent household living in a non-profit or co-operative housing community is eligible for EPA if the household meets <b>ALL</b> of the following criteria:</p> <ul style="list-style-type: none"> <li>• The household has experienced a loss of employment or a significant decrease in employment related income</li> <li>• The loss of income was involuntary</li> <li>• The loss is expected to be short term</li> <li>• The household may be at risk of eviction</li> </ul> <p>If the household is in arrears, they must enter into a re-payment plan with the housing provider.</p> <p>Examples:</p> <ol style="list-style-type: none"> <li>1) A two income family experiences a loss of income due to a lay off. The loss was involuntary and is expected to be short term until the individual finds employment. The household would be eligible for assistance.</li> <li>2) Due to a shortage of work, an individual has been notified his hours will be decreased by 15 hours per week. The loss of earnings is significant; it is expected to be short time and was involuntary. The household would be eligible for assistance.</li> </ol>

- 3) The investment portfolio of a senior citizen has fallen dramatically over the past year. An employment related loss did not occur. The household would not be eligible.

### Calculation of RGI:

This is a Regionally funded program and therefore not subject to the Social Housing Reform Act, 2000. The following rules apply when calculating the RGI payable:

- For households not in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP) rent is based on 30% of the households gross income
- Minimum rent for households not in receipt of assistance is \$85.00
- Refer to the RGI Manual for utility charges and allowance tables
- Refer to the RGI Manual for excluded household income and employment allowances
- For households on OW or ODSP rent is based on the maximum shelter allowance (see Appendix 1)
- O. Reg. 298/01 Section 26 Occupancy Standards are not applicable

### Housing Provider Responsibilities:

The housing provider identifies households that may be eligible and provides them with the Eviction Prevention Assistance Application.

The household must complete the Eviction Prevention Assistance Application Form. (see Appendix 2). The application is not considered complete unless all required documentation is attached.

The following documents are required, if applicable:

- Verification of status in Canada for all members of the household
- Verification of income prior to the loss occurring for all members of the household
- Verification of current income for all members of the household
- Most recent year Income Tax Return for all members of the household 16 years of age or older
- Record of Employment
- Verification of all investments, RRSP's, Mutual Funds, etc...
- Two consecutive months of bank statements for all accounts
- Verification of any child support or alimony payments received
- Any other documents required to determine eligibility

The housing provider will review the application and determine if the household meets the criteria and the application is complete. Should the application be incomplete, the housing provider will follow up with the household and collect the outstanding information. Once completed the housing provider will forward the application to the Program Co-ordinator.

If the household is approved for the program and has arrears, a repayment schedule must be entered into and terms of payments must be adhered to.

The housing provider must be mindful that the unit is still considered a market rent unit and is required to receive a Notice of Rent Increase should there be one during the time the household is eligible for the program.

Housing providers are required to sign an agreement to participate in the program.

**Household Responsibilities:**

The household is required to complete the application form, provide all requested documents and signed consents and declarations to the housing provider. The housing provider will forward the completed package to the Program Co-ordinator.

The household is required to contact the Housing Programs Unit within 10 business days with any changes in financial circumstances. Failure to do so may result in subsidy termination and/or an overpayment of subsidy.

The household is required to complete an eligibility review every six (6) months. The Housing Programs Unit will forward the update package to the household with a firm deadline for completion.

**Ineligibility:**

A household may be made ineligible for the program in the following circumstances:

- The household fails to complete the update form within the timeframe specified
- The household failed to report financial changes to the Housing Programs Unit

Should it be determined the household is no longer eligible for subsidy, the household will be notified and the subsidy will be terminated the first day of the month following the failure to report. The household is not entitled to an internal review of the decision.

Example: Household was sent an update on May 1; as of June 9, the household had not completed the review; the household will be notified and subsidy will be terminated effective July 1.

**Housing Programs Unit Responsibilities:**

The Housing Programs Unit will assess the application for eligibility and notify the household and housing provider of the decision. Should the household not be approved, they are not entitled to an internal review of the decision.

Should the household be approved, the Housing Programs Unit will calculate the subsidy and provide notice to the household with a copy to the housing provider. The Housing Programs Unit will complete a six month review of the file and subsequent reviews every six months until such time the household is no longer eligible for the program or the 24 month subsidy allocation has expired.

The Housing Programs Unit will review the terms of subsidy with the household, the temporary nature of the program and ensure they understand their responsibilities.

The Housing Programs Unit will notify the Housing Provider of any changes to the subsidy.

**Funding Notes:**

Approved subsidy will be flowed to the housing provider on a monthly basis through an electronic funds transfer (EFT). This payment will be included in the month subsidy payment with an identifying clause indicating which portion is for rent supplement.

For RGI target purposes, the housing provider is to consider the unit a market unit. The temporary nature of the program will not alter the RGI target ratio.

**Attachments:**

Please see attachments

Appendix 1 – Maximum Shelter Allowance Tables

Appendix 2 – Eviction Prevention Assistance Application Form

Appendix 3 – RGI Renewal Form

Please contact your Program Co-ordinator if you have any questions.

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