**Housing Services** 

# Program Instructions

#### This Program Instruction applies to the following:

- ✓ HSA Part VII Housing Providers (Provincial Reform)
- ✓ Former Federal Program Housing Providers (s. 15. 1/27, s. 56. 1/95)
- ✓ Housing York
  - ✓ Public Housing
  - ✓ HSA Part VII

# COVID-19 IN-SITU FOR MARKET RENT HOUSEHOLDS LIVING IN COMMUNITY HOUSING

#### This Program Instruction repeals Program Instruction #2020-04 (HSA)

Effective Date: January 1, 2021

### Summary

The COVID-19 In-Situ Program provides a four-month rent benefit to eligible market rent households living in community housing who, as a result of COVID-19, have experienced an involuntary, short-term income loss and can no longer pay their rent in full. This Program Instruction provides an overview of the program, eligibility criteria, and the application process.

For 2021, the COVID-19 In-Situ Program has been updated with the following changes:

- Households who have previously received a benefit under York Region's COVID-19 In-Situ Program may be eligible to receive an additional four-month benefit if the COVID-19 pandemic continues to impact their employment situation
- While the Canada Emergency Response Benefit (CERB) has ended, households are required to apply for any other available federal COVID-19 income support benefits for which they may be eligible
- Depending on their employment situation, York Region may waive the requirement for households to apply for other income support programs in situations where they are not eligible for those programs

Community and Health Services Housing Services 1-877-464-9675

TTY 1-866-512-6228 york.ca

# Background

York Region established the COVID-19 In-Situ Program to provide relief to market rent households in community housing who have been adversely affected by COVID-19.

Housing providers will refer households who may be eligible to the COVID-19 In-Situ Program and assist them with completing the application. Households approved for COVID-19 In-Situ will receive a rent benefit based on 30% of the household's current gross income to help pay rent for up to four months at a time.

The benefit will be paid directly to the housing provider once the applicant is deemed eligible and will not be adjusted unless there is a change in the household composition. The benefit will be terminated should the household member(s) return to work at regular salary during the four-month period.

# **Program Information**

The program is available to housing providers funded and/or administered by York Region through operating agreements, legislation, and Regional Rent Assistance agreements.

There are a limited number of benefits available. Housing providers are encouraged to refer individual households to the program who may meet the eligibility criteria. Applications will be processed in the order they are received.

### **ELIGIBILITY CRITERIA**

Housing providers must ensure the household meets all of the following eligibility criteria:

- The household lives in a community housing unit and pays market rent
- At least one household member is over the age of 16
- All household members are legal residents of Canada or refugee claimants
- The household's total household assets do no exceed \$20,000
  - Assets counted towards the asset limit are consistent with "included assets" listed in <u>Program Instruction 2018-02</u>, such as bank accounts (in Canada and other countries), investments such as a Guaranteed Investment Certificates (GICs), stocks or bonds, equity in any form of real estate (including properties not suitable for year-round occupancy)
- The household does not receive rent-geared to income, Regional Rent Assistance, portable housing benefit, IAH/OPHI Housing Allowance or the Canada-Ontario Housing Benefit
- The household has experienced an involuntary loss of employment-related income due to COVID-19 after March 1, 2020
- As a result of the loss, the household now pays 50% or more of its total income for rent
- Households with arrears will be considered for COVID-19 In-Situ provided a repayment plan is in place with their housing provider and in good standing

- The household has applied for, and received an eligibility decision about, other available income support programs they may be eligible for, including Employment Insurance (EI), Ontario Works (OW), or any applicable federal COVID-19 income support benefits. Information about COVID-19 benefits is available at <a href="https://www.canada.ca/en/services/benefits/covid19-emergency-benefits.html">https://www.canada.ca/en/services/benefits/covid19-emergency-benefits.html</a>
  - Depending on the household's circumstance (i.e. a reduction in salary rather than a loss of employment), the household may not be eligible for other income support programs. In these situations, York Region may approve the household pending written confirmation of the household's income change.

#### **BENEFIT INFORMATION**

The Region will provide a rent benefit for households approved for COVID-19 In-Situ for up to four months at a time. Households may be eligible for an additional four-month benefit if the COVID-19 pandemic continues to impact their employment situation. The benefit will be paid directly to the housing provider and will begin on the first of the month following the date of the loss of income. The Region will consider retroactive payments on a case-by-case basis.

The rent benefit amount is the difference between 30% of the household's current gross income and the market rent for the unit. Before applying for COVID-19 In-Situ households must have applied for, and received an eligibility decision about, other income support programs they may be eligible for, such as EI, OW, or any applicable federal COVID-19 income support benefits. Payments under these income support benefits are factored into the household's gross income to determine the household's rent benefit amount. The household pays 30% of gross income as rent to the housing provider.

For example, a tenant or member living in a non-profit community housing building is renting a onebedroom unit with a market rent of \$1,270. The tenant or member had a gross annual income in 2019 of \$40,000 and lost their job on May 3, 2020 as a result of COVID-19. The tenant or member applied for a federal COVID-19 income support benefit and is receiving \$2,000 per month. The tenant or member applies for COVID-19 In-Situ and is approved. Beginning June 1, 2020, they pay \$600 per month (30% of their monthly income) towards rent. The Region pays the housing provider \$670 per month, the difference between the tenant or member's contribution and the market rent.

Households not eligible for EI or federal COVID-19 income support benefits are required to apply for OW and, if approved, will receive a benefit equal to the difference between the household's maximum shelter allowance and the market rent for the unit.

Households with no income who are not eligible for any other income support benefits will pay a minimum rent of \$390 per month.

#### **REPORTING CHANGES**

The benefit is generally calculated once based on the household's income at the time of approval and provided for four months. There are two situations where a household must report changes to their housing provider:

- 1. The household member who lost income or employment returns to work at their regular salary
  - The benefit will be terminated the first day of the month after the household returns to work

- 2. A member joins or leaves the household
  - The benefit will be adjusted to reflect the change in household composition. In circumstances where the household's income increases and 30% of income exceeds the market rent for the unit, the benefit will be terminated the first day of the month after the change in composition.

Housing providers must report the above changes promptly to their Program Coordinator in order for the benefit to be adjusted or terminated.

# **Action Required**

## **APPLICATION PROCESS**

Housing providers must follow the process below when referring households to COVID-19 In-Situ program:

- 1. The housing provider offers the COVID-19 In-Situ Application Form (Attachment 1) to potentially eligible market households, including households that have previously received a COVID-19 In-Situ benefit and may eligible for an additional four-month benefit.
- 2. The household completes the application in full and provides all required verification documents and a signed declaration to their housing provider. The application is not considered to be complete unless all required documentation is attached. Housing Providers are advised to accept electronic forms of income verification and households may consent to the program terms and conditions by email as an alternative to requiring a signed hard copy.

For households re-applying to receive the benefit for an additional four-month period:

- If their circumstances have changed since the time of their previous application, the COVID-19 In-Situ Application Form (Attachment 1) must be completed and new or updated verification documentation is required. Housing Programs will review and adjust the benefit calculation if needed based on the household's income at the time of application.
- If their circumstances have not changed, the COVID-19 In-Situ Re-Application Form (Attachment 2) must be completed and new verification documentation is not required.
- 3. The housing provider completes the check list (Attachment 3) and emails the completed application package to <a href="https://www.housingproviderinfo@york.ca">housingproviderinfo@york.ca</a>.
- 4. The Program Coordinator reviews the application and verifies its completion. If the application is missing information or verification documents, the Program Coordinator contacts the household via email/phone to request the missing information.
- 5. The Program Coordinator reviews the application to determine eligibility and notifies the household of the Region's eligibility decision by email, with a copy to the housing provider.
- 6. If the household is eligible, the benefit is paid directly to the housing provider, applied beginning the first day of the month following the date of the loss of income. The household pays the remaining portion of the rent.

Please contact your Program Coordinator with any questions.

January 2021

#### **ATTACHMENTS:**

- 1. COVID-19 In-Situ Application Form
- 2. COVID-19 In-Situ Re-Application Form
- 3. COVID-19 In-Situ Application Checklist

This notice will be available in an accessible format or with communication supports upon request from 1-877-464-9675 or 905-830-4444 ext. 72119

#12421808