

# Program Instructions

This Program
Information applies to
AHP Pilot, AHP Strong
Start, AHP Wave 1, AHP
Extension and
Investment in
Affordable Housing
Projects

- Mount Albert United Church Senior Citizen Foundation
- ✓ Tony Wong Place
- ✓ Reena
- ✓ Hesperus Fellowship Village
- ✓ Housing York Inc.:
  - √ Tom Taylor Place
  - ✓ Kingview Court Expansion
  - ✓ Mapleglen Residences
  - ✓ Mackenzie Green
  - ✓ Lakeside Residences
  - ✓ Armitage Gardens
  - ✓ Blue Willow Terrace

# **Short Term Assistance for Renters (STAR) Program**

**Effective Date:** Immediately

#### **Summary:**

Short Term Assistance for Renters (STAR) is a new housing stability program that helps **market rent households** maintain stable, affordable housing when faced with **temporary** financial hardship. The proposed program provides both a short-term financial benefit for **24 months** and wrap-around **support services** for **30 months** to address the circumstances that may be contributing to the risk of eviction.

#### **Purpose:**

This policy provides both temporary financial rent benefit and case management supports to market rent tenants living in York Region to avoid economic evictions.

## **Eligibility Criteria\* (all criteria must be met):**

- ✓ The household lives in a legal **market rental** unit in York Region
- ✓ All household members are either Canadian Citizens, permanent residents, or refugee claimants
- $\checkmark$  At least one household member is over the age of 18
- ✓ The income loss was involuntary
- ✓ The income loss is expected to be short-term (less than two years)
- ✓ The household has experienced a loss that resulted in a **significant decrease in income** (decrease of at least 20% or more)
- ✓ The household **can't pay rent** (the household pays over 50% of the household income on rent and utilities)



- ✓ Total household **assets do not exceed \$20,000** (excluding assets listed in section 35 of Ontario Regulation 367/11, *Housing Services Act*, 2011)
- ✓ If household owes rental arrears, a repayment plan will be identified as a goal in the plan
- ✓ Household member(s) have never received a STAR benefit in the past.
- ✓ Household member(s) are not in receipt of a Housing Allowance
- ✓ One adult household member must be willing to meet regularly with a STAR case worker to develop a plan and work towards goals to change their circumstances for 30 months

## **Examples of Eligible Households**

- Loss of employment, or a significant reduction in work hours
- Short term disability (less than 2 years)
- Marital separation and breakdown

## **Examples of Ineligible Households**

- Seasonal, self employed
- Maternity leave
- Return to school
- Retirement
- Incarceration
- Guarantor breakdown

#### **Process:**

## Housing Provider

- 1. Identify market rent households at risk of eviction. If household has experienced a significant, short term, and involuntary change in income, provide a STAR Applicant Referral form (Attachment).
- 2. Assist the household in completing the STAR Applicant Referral form.
- 3. Submit completed STAR Applicant Referral Form to STAR case worker at <a href="mailto:starworker@york.ca">starworker@york.ca</a> or fax it to 905-895-8379.
- 4. Advise household that a STAR case worker will be in contact with them.
- 5. Advise your Program Coordinator of any known significant household changes (new income earning member moving into household, notice to end tenancy, inheritance).
- 6. Accept and apply the STAR rent benefit to the household's account (initial months may

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<sup>\*</sup>Further details on STAR eligibility criteria are provided in Appendix A.

include retroactive payments); repay any overpayments to the Region.

## The Region

- 1. Support the household in completing a STAR application form and in gathering verification documents.
- 2. Assess household for STAR program eligibility and appropriateness of other programs or resources.
- 3. Make final approval on the application based on eligibility criteria.
- 4. Set up monthly payment to housing providers.

#### **STAR Financial Rent Benefit**

Approved households will receive a fixed financial benefit, called a "rent benefit" paid directly to the housing provider. The rent benefit is calculated **once** at the start of the program when the household is approved for STAR. The benefit is based on:

- unit location by municipality (south/north)
- **unit size** (Regional Occupancy Standard Program Instruction N°2004-04 or on existing unit size if smaller than Regional Standard)
- a percentage of the most current Canada Mortgage and Housing Corporation (CMHC) average market rents (AMR)
  - the STAR rent benefit is approximately 50% of AMR during the first twelve months of the program
  - approximately 35% of AMR during months 13-18
  - o approximately 20% of AMR during months 19-24

The rent benefit is paid to the housing provider on behalf of the household. The household is responsible for the difference between the market rent as set out in the lease and the STAR rent benefit. The Region will update the STAR rent benefit levels annually as the CMHC AMR changes. Updates to AMR will only affect newly approved households. Households already approved for STAR, will not have their rent benefit changed with AMR updates.

**Example of a STAR Rent Benefit –** A couple with 3 children living in a 4 bedroom unit in Richmond Hill in 2015

 Richmond Hill is located in the southern municipality and southern unit benefit rates would apply

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- Even though the household occupies a 4 bedroom unit, the benefit would be paid at a 3 bedroom unit size based on the Region's occupancy standard
- Based on the CMHC AMR (2014), the landlord would be paid the following benefit on behalf of the household:
  - o \$733 each month for the first 12 months of the program
  - \$513 each month during months 13-18
  - \$293 each month during months 19-24

## If you have any questions, please contact your Program Coordinator.

-ORIGINAL SIGNED-

Rick Farrell General Manager Housing Services Branch Community and Health Services Department

#### Attachments:

- STAR Referral Form
- Appendix A

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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

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