

POLICY AND PROCEDURES MANUAL	SUBJECT Applicant Eligibility		
	POLICY NO. 2.10	EFFECTIVE March 30, 2004 AMENDED July 22, 2014 May 24, 2016 AMENDED June 25, 2018 AMENDED November 24, 2019 AMENDED March 23, 2020 AMENDED October 7, 2020	AMENDMENT NO. 5

OBJECTIVE: To ensure adherence to operating agreements and relevant legislation relative to tenant selection and eligibility while ensuring protection of privacy for applicants.

To ensure fair, consistent, equitable and transparent housing opportunities.

POLICY:

1. Income Eligibility

1.1 Subsidized Units

To be eligible for subsidized housing, the applicant's gross household income must be below certain income limits, as established by the Housing Income Limits (HILs). HILs is set by BC Housing and represent the income required to pay the average market rent for an appropriately sized unit in the private market.

1.2 Regional Housing First Program Income Assistance Units (RHFP-IA)

To be eligible for RHFP-IA units, the applicants must receive Income Assistance or a Disability Pension through the Provincial or Federal Government and have a shelter allowance of \$375. If the applicant is not on Income Assistance or a disability pension, the applicant's income must fall below the HILs.

1.3 Affordable Units (formerly Low end of Market – LEM)

For Affordable units, the applicant must fall within the income levels as outlined in Appendix A of this policy. Total household income must fall below the median income figures as determined by BC Housing.

2. Occupancy Standards

The size of the unit required by a household is outlined in the CRHC Occupancy Standards policy and is governed by the National Occupancy Standards. See CRHC Occupancy Standards policy 2.12. Exceptions to the policy are at the discretion of the Manager of Operations and Senior Manager.

3. Application Process

3.1 Subsidized Units

Applicants for subsidized housing must apply for housing through the Housing Registry. The Housing Registry is a single point of entry for individuals and families looking for subsidized housing options. Individuals searching for subsidized housing submit one application form to be considered for any available housing units in developments managed by the Housing Registry members. CRHC is mandated to be a Housing Registry member as per our operating agreements.

CRHC provides affordable housing to low and moderate income individuals and families. CRHC will choose applicants in two ways to fulfil its mandate of providing rent geared to income housing.

1. 80% of applicants will be chosen on a **chronological basis**. The information on the application will be verified by CRHC. If an applicant is deemed ineligible for a unit they applied for, the applicant will be notified in writing why they have been deemed ineligible and will be provided details of the conditions they must meet in order to be eligible in the future.
2. **20% of applicants will be chosen as per 3.2 of this policy.**

~~Applicants will be chosen as high priority through referral from a Partnering Agency through an established agreement. Proof of need will be communicated by the Partnering agency through an established agreement.~~

~~Applicants must qualify under the Housing Registry's eligibility criteria and have an active application prior to being accepted.~~

3.2 RHFP-IA units

Applicants for RHFP-IA units must apply for housing through the Supportive Housing Registry. The Supportive Housing Registry is a single point of entry for individuals and families who have experienced homelessness looking for supportive and supported housing options. Individuals searching for RHFP-IA housing submit one application form to be considered for any available housing units in developments managed by the Supportive Housing Registry members. CRHC is mandated to be a Supportive Housing Registry member as per our operating agreements. The applicant is referred through the Placement Table of the Coordinated Access and Assessment that is managed through BC Housing in partnership with Island Health and the Capital Regional District.

RHFP-IA applications must have a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

3.3 Affordable Units (formerly LEM)

Applicants for Affordable units can apply directly to CRHC. Affordable unit availability is advertised on CRHC's website. Affordable units are allocated chronologically to applicants who meet the eligibility requirements. The applicant must meet the income eligibility requirements and preference for Affordable units will be based on the applicant who most closely meets the occupancy standards. This is to ensure that units are maximized in meeting the needs of low and moderate income families, individuals and seniors. Affordable Housing tenants will sign a one year tenancy agreement that will renew automatically after one year on a month to month basis.

3.4 Processing, Storage and Disposal of Application Forms

- 3.4.1 Once an application and supporting documents have been received, staff assess for eligibility. The applicants' information is then added to the 'Market Application Waitlist' chronologically under the tab best reflecting their status based on the declared income levels. (Eligible or Not Eligible)
- 3.4.2 Application forms and supporting documents are to be kept securely stored (locked cabinet) alphabetically under their current, eligibility status, i.e. Eligible, NOT Eligible or Expired.
- 3.4.3 Applicants who do not meet the income eligibility are to be contacted within two weeks of the application date to inform them of their ineligibility. A letter (scanned or pdf) is to be sent by email using ZendTo, stating their ineligibility for housing.

The letter is to contain details regarding the secure storage of information for the duration of 12 months, disposal at the end of this period (shredding) and how to inform our office if their situation changes during this time period. If no email is on file, staff must contact the applicant by phone to verify the address before sending the letter by regular post. If the address cannot be verified and no email address can be obtained then the letter must be sent by Registered Mail to allow its delivery to be tracked.

- 3.4.4 Eligible Applicants will be considered for housing for a 12 month period following their submission and will be encouraged to update their information/interest every three months or when there are changes to their situation (address, income, family composition, etc.).
- 3.4.5 All applications must be kept on file for 12 months whether active or inactive. After the 12 month period of NOT Eligible status or inactive the application and all supporting documents will be shredded.

4 Reference Checks, Rental Payment History and Credit Checks

4.1 Reference Checks

An applicant must have at least two year duration of a favourable landlord reference or will have completed the **RentSmart** program successfully. Applicants that are referred through an established Partnering Agency will not require a landlord reference.

- Two year favourable reference within the last three years OR RentSmart Certificate dated within the past two years. If none, then the applying applicant should be encouraged to take the RentSmart course.
- RHFP-IA applicants do not require a favourable landlord reference check but do require a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

4.2 Rental Payment History

An applicant must have paid their rent on time and in full for the previous 6 months of their tenancy. This will be verified during the landlord reference check.

4.3 Credit Checks

Credit checks *may* be completed from time to time.