

Page 001 to/à Page 017

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s.12;s.13;s.17

## **TREASURY BOARD STAFF BRIEFING NOTE**

**REQUEST NO.: N/A**

**T.B. MEETING DATE: JANUARY 18, 2018**

s.12,s.13,s.17

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*Background*

- MAH and BC Housing's operating requirements are funded through a combination of voted appropriations, the Housing Endowment Fund, and the Housing Priority Initiatives (HPI) Special Account. Capital funding is funded through the Housing Capital Funding Vote.
  - Government committed to making renting more affordable and more stable; and to help make housing more affordable by creating 114,000 new units of affordable rental, non-profit, co-op and owner-purchase housing units through partnerships over ten years.
  - Government has already made significant investments in a number of housing initiatives:
    - *Budget 2017 Update* provided \$208M in capital funding over four years to help fund 1,700 new units of affordable rental housing; \$291M in capital spending over two years to construct 2,000 modular supportive housing units; and another \$172M in operating funding over three years to operate the modular units and provide 24/7 staffing and support services.
    - *Budget 2017 Update* also provided an additional \$7M over three years to the Residential Tenancy Branch to address existing backlogs and wait times for landlord-tenant disputes.
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**OPTIONS:**

s.12,s.13,s.17

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**RECOMMENDATION AND RATIONALE:** s.12,s.13,s.17

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TBS Contact: Kristin Rutledge

Date: January 10, 2018

Draft sub. 1<sup>st</sup> received: Oct. 23/17 Final draft received: Dec. 15/17

Signed sub. received: Jan. 10/18

TB briefing note provided to the Ministry:

Draft sent: Jan. 9/18 (App D-G) Final sent: Jan. 11/18

Min. DM fact sign-off: Jan. 15/18

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***BUDGET 2018 KEY PRIORITY SUMMARY PAPER***

**MINISTRY:** Ministry of Municipal Affairs and Housing (BC Housing)

s.12,s.13,s.17

Cliff: 363583
Date: January 11, 2018
Submission: MAH/363583
Analyst: Kristin Rutledge

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***BUDGET 2018 KEY PRIORITY SUMMARY PAPER***

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**BUDGET 2018 KEY PRIORITY SUMMARY PAPER**

s.12,s.13,s.17

**RECOMMENDATION:**

s.12,s.13,s.17

**MINISTER'S SIGNATURE & DATE:**

**SIGNATURE:**



**MINISTER: HONOURABLE SELINA ROBINSON**

**DATE: JANUARY 10, 2018**

**KEY CONTACTS:**

**EFO: Tracy Campbell**

**PH: 250-516-1471**

**PROGRAM CONTACT: Greg Steves, ADM, Office of Housing and  
Construction Standards**

**PH: 250-361-7145**

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## **Rutledge, Kristin FIN:EX**

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**From:** Jennifer Iten <jiten@bchousing.org>  
**Sent:** Monday, November 20, 2017 11:08 AM  
**To:** Rutledge, Kristin FIN:EX  
**Subject:** RAP/SAFER Frameworks  
**Attachments:** RAP Program Framework.pdf; SAFER Program Framework.pdf

Hi Kristin, as discussed, here are the program frameworks for RAP and SAFER.

Thanks,

Jenn Iten, MPA, CPA  
Director of Finance  
BC Housing  
Direct: 604-439-4730 | Cell: s.17  
Email: [jiten@bchousing.org](mailto:jiten@bchousing.org)



# Rental Assistance Program

**Program Framework**

**July 2015**



BC Housing



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## INTRODUCTION

The Rental Assistance Program provides monthly assistance to help make rents more affordable for eligible British Columbia working families with low incomes living in the private market. The program was launched in October 2006 as part of *Housing Matters BC*, the Provincial Housing Strategy; additional funding was announced in March 2014 as part of the Canada-British Columbia Investment in Affordable Housing Agreement (IAH)<sup>1</sup>. These enhancements include increases to the maximum rent used to calculate the benefit as well as an increase to the minimum benefit.

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

Readers should refer to the Rental Assistance Policy Manual for detailed information on eligibility and Benefit calculation.

## PROGRAM PRINCIPLES

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

### 1. Consistency and fairness in service delivery

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

### 2. Program is accessible and responsive to all eligible families

- a) All eligible families will have an equal opportunity to access the program.
- b) Every effort will be made to respond to the diverse needs of families and reduce barriers to access (e.g., language, physical ability, etc.).

### 3. Choice, portability, and self-sufficiency

- a) Benefit is not tied to a unit; eligible families choose where to live in the private market.
- b) If an eligible family moves, the Benefit is portable as long as all eligibility requirements continue to be met.
- c) The confidentiality of participating families is respected.

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<sup>1</sup> The IAH provides an equally shared, combined investment of \$300 million to support and enhance existing programs and for new construction or renovations.

#### 4. Transparency and accountability

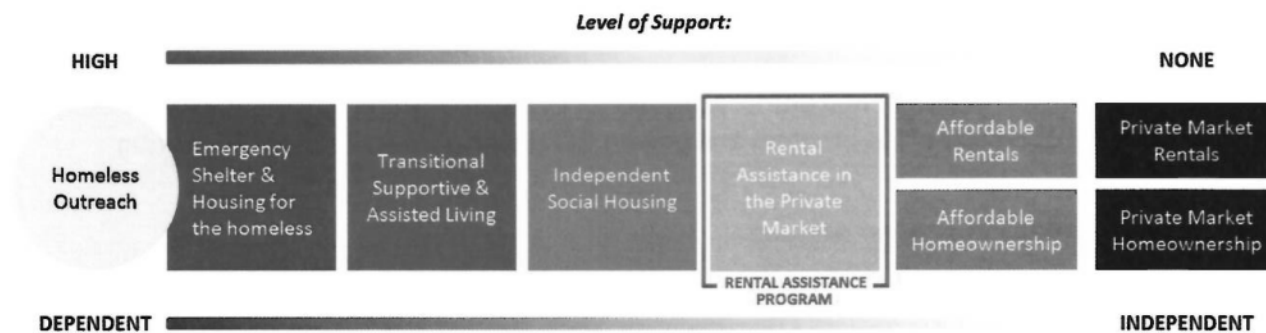
BC Housing will:

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

#### PROGRAM GOAL, OBJECTIVES, OUTCOMES, MEASURES

##### Goal

To increase choice, stability and quality of life for low-income working families by expanding the range of housing options and improving opportunities for continued independence.



##### Objectives

1. Provide low-income families with rental assistance to make renting in the private market more affordable.
2. Provide timely processing of applications and response to inquiries.

##### Outcomes

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

##### Measures

BC Housing will establish public service standards for application processing times and responding to inquiries, and measure performance against these standards on a regular basis. In addition, BC Housing will establish an annual target for the number of new households assisted through the Rental Assistance Program.

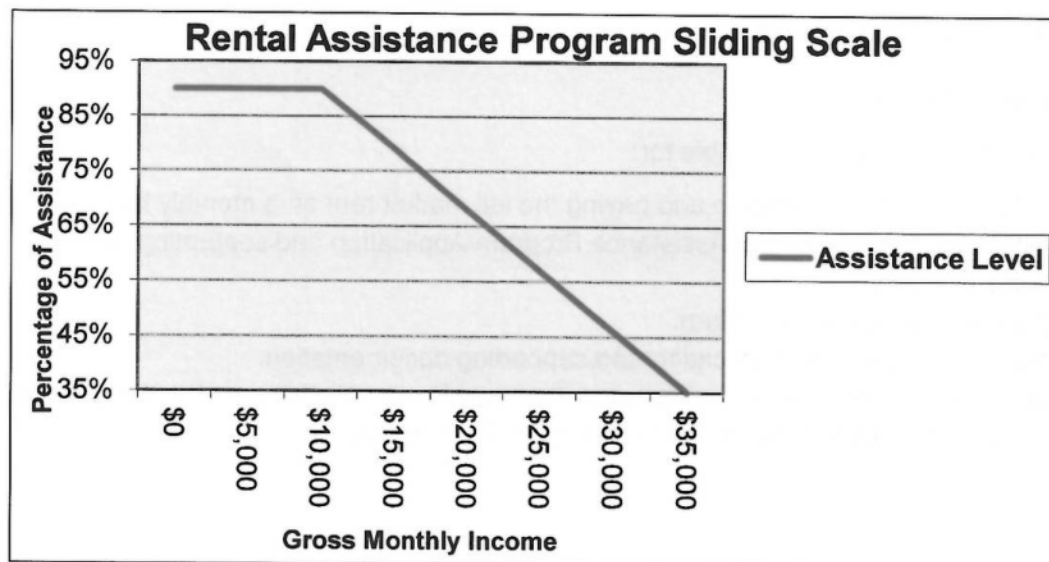
## ELIGIBILITY

Applicants must meet the following eligibility requirements:

1. Have at least one Dependent Child.
2. Lived in British Columbia for the previous 12 months.
3. Meet the Canadian citizenship requirements.
4. Live in an eligible residence.
5. Have a total Core Household gross annual income below the established limit and not be in receipt of an Income Assistance shelter allowance.
6. Have earned some or all of their income from employment or employment replacement income.
7. Pay more than 30 percent of gross monthly income toward the Rent for their residence.
8. Have filed a Canadian Income Tax Return for the most recent tax year.
9. Have total Core Household assets less than \$100,000.

## KEY PROGRAM ELEMENTS

1. The Benefit reimburses a portion (35%-90%) of the difference between 30% of gross Core Household income and the Adjusted Rent.
2. The Benefit is calculated on a sliding scale that gives the most benefit to families with the least income.
3. The calculation takes into account household size, income, Rent, and location, and is subject to a minimum and Maximum Benefit.



## Rental Assistance Program Benefit Formula

For Recipients whose gross household income is less than or equal to the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by 90%.

For Recipients whose gross monthly income is greater than the Base Income, the benefit is calculated by multiplying the Recipient's Rent Gap by the percentage calculated using the following formula:

$$90 - \left\{ (Adjusted\ Income - Base\ Income) \times \left( \frac{55}{Maximum\ Income - Base\ Income} \right) \right\}$$

- *Adjusted Income* is the Recipient's monthly gross household income.
- *Base Income* is \$833.33<sup>2</sup>. This amount may be adjusted by BC Housing from time to time.
- *Maximum Income* is \$2,916.67<sup>3</sup>. This amount may be adjusted by BC Housing from time to time.
- *Rent Gap* is the Adjusted Rent minus 30% of the household's Adjusted Income.

## MONITORING AND REPORTING

BC Housing is responsible for monitoring the effectiveness of the Rental Assistance Program and reporting on a number of outputs that directly relate to services provided.

1. Internal and external audits may be completed to ensure compliance with the program requirements.
2. BC Housing collects data to track program effectiveness for long term planning.
3. BC Housing regularly reports to the provincial government and the public on the program.

## ROLES AND RESPONSIBILITIES

### 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 Rental Assistance Program Application and supporting documentation required to assess eligibility.
3. Filing an annual income tax return.
4. Submitting an annual Re-application and supporting documentation.
5. Advising BC Housing when changes occur that may impact eligibility and/or the Benefit amount such as changes to household composition, address, Rent, or income.

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<sup>2</sup> This is the base annual income of \$10,000 divided by 12. Effective March 2007.

<sup>3</sup> This is the annual maximum income of \$35,000 divided by 12. Effective March 2007.

## BC Housing

BC Housing is responsible for administering the Rental Assistance Program. Its role includes:

1. Staff training.
2. Responding to all program inquiries.
3. Providing clear guidelines and expectations to Applicants and Recipients.
4. Managing and processing Applications and Re-applications in a timely manner.
5. Determining eligibility and Benefits.
6. Notifying Recipients of any changes to their Benefit.
7. Promoting the program to the public.
8. Coordinating with the Ministry responsible for administering the *Employment and Assistance Act* and the *Employment and Assistance for Persons with Disabilities Act* to ensure smooth transitions between the Rental Assistance Program and income assistance delivered under the Acts.
9. Data collection and analysis.
10. Budget forecasting and monitoring.
11. Audit of Recipient files.

BC Housing will maintain a Rental Assistance Program Appeal and Review Committee responsible for reviewing questions or complaints that cannot be resolved by Rental Assistance Program staff.

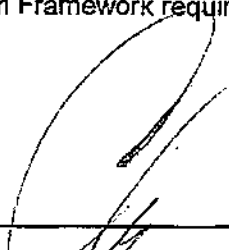
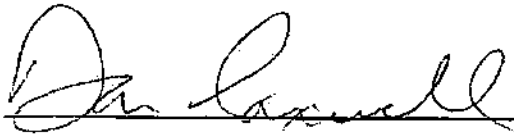
If a complaint cannot be resolved by the Rental Assistance Program Appeal and Review Committee, the complainant will be referred to BC Housing's Complaint Resolution Committee in accordance with BC Housing's Complaint Resolution Policy.

## RELATED DOCUMENTS

- Rental Assistance Program Policy Manual (GAP-007)
- Rental Assistance Program Application Form (RAP-01)
- Rental Assistance Program Re-Application Form (RAP-03)

## SIGN-OFF

The Program Framework requires final sign-off by BC Housing's Vice Presidents of Operations and Corporate Services.

  
\_\_\_\_\_  
Vice President, Operations  
BC Housing  
\_\_\_\_\_  
Vice President, Corporate Services  
BC Housing

## GLOSSARY OF TERMS

**Adjusted Rent** – The Adjusted Rent is the amount used to calculate the Benefit, and is the lesser of the actual Rent paid (plus the heat allowance where applicable) or the Maximum Rent, based on household type and location in the province.

**Applicant** – The individual applying for the Benefit. If the individual has a Spouse, the Spouse is also an Applicant.

**Application** – An application made by an Applicant who is not currently receiving the Benefit.

**Benefit** (also known as Rental Assistance) – A monthly non-taxable payment issued to eligible families to help make Rent more affordable.

**Core Household** – The Applicant, their Spouse (if applicable), and their Dependent Children. Other individuals living in the home are not considered members of the Core Household.

**Couple** – Two people in a married, common-law, or marriage-like relationship.

**Dependent Child** –

- A child, stepchild, adopted child, or legal ward under age 19; or
- A child of any age who, because of mental or physical infirmity, is considered a dependent for income tax purposes; or
- A child under age 25 who has provided proof of attending school full time; and
- Is unmarried and not in a common-law relationship.

A Dependent Child must live with the Core Household a minimum of 40% of the time.

**Maximum Rent** – The maximum Rent allowed for calculating the Benefit. If the actual Rent paid is higher than the Maximum Rent, the Applicant may still be eligible for the Rental Assistance Program, provided they meet all other eligibility requirements. In such cases, the Benefit will be calculated using the Maximum Rent.

**Re-Application** – An annual application made by a Recipient.

**Recipient** – An individual who is eligible for, and receives, a Benefit. For Couples, the Recipient is the person listed as the Applicant on the Rental Assistance Program Application.

**Rent** – The amount paid on a monthly basis by the Core Household, for the occupancy of their primary residence. Rent does not include contributions by Sharers toward the total rental amount or security deposits.

**Spouse** – Husband or wife through marriage, a common-law partner, or the person with whom the Applicant is living in a marriage-like relationship.

# **Shelter Aid for Elderly Renters (SAFER) Program Framework**

**April 2015**



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## INTRODUCTION

Since 1977, the Shelter Aid for Elderly Renters (SAFER) program has been providing monthly assistance to help make rents more affordable for eligible British Columbian seniors with low to moderate incomes living in the private market. Between July 1977 and March 2015, the program was governed by the *Shelter Aid for Elderly Renters Act and Regulation*. The SAFER Act and Regulation were repealed on April 1, 2015 and the program is now administered under this Program Framework<sup>1</sup>.

In April 2014, enhancements to the SAFER program were announced as part of the Canada-British Columbia Investment in Affordable Housing Agreement (IAH)<sup>2</sup>. These enhancements include increases to the maximum income and rent used to calculate the benefit as well as an increase to the minimum benefit.

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

Readers should refer to the [SAFER Policy Manual](#) for detailed information on eligibility and Benefit calculation.

## PROGRAM PRINCIPLES

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

### 1. Consistency and fairness in service delivery

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

### 2. Program is accessible and responsive to all eligible seniors

- a) All eligible seniors will have an equal opportunity to access the program.
- b) Every effort will be made to respond to the diverse needs of seniors and reduce barriers to access (e.g. language, physical ability, etc.).

### 3. Choice, portability, and self-sufficiency

- a) Benefit is not tied to a unit; eligible seniors choose where to live in the private market.
- b) If an eligible senior moves, the Benefit is portable as long as all eligibility requirements continue to be met.

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<sup>1</sup> There will be a transition period as outlined in the repealing legislation.

<sup>2</sup> The IAH provides an equally shared, combined federal/provincial investment of \$300 million over five years to support and enhance existing programs and for new construction or renovations.

- c) The confidentiality of participating seniors is respected.

#### 4. Transparency and accountability

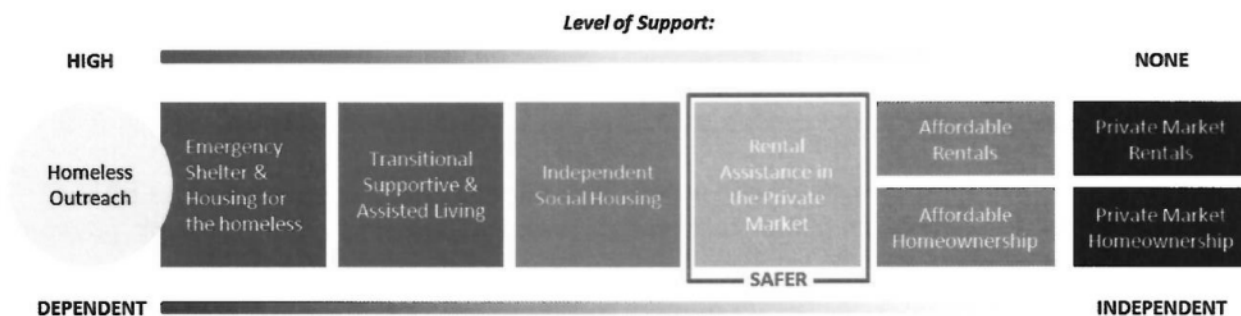
BC Housing will:

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

### PROGRAM GOAL, OBJECTIVES, OUTCOMES, MEASURES

#### Goal

To increase choice, stability and quality of life for seniors by expanding the range of housing options and improving opportunities for continued independence.



#### Objectives

1. Provide low to moderate income seniors with rental assistance to make renting in the private market more affordable.
2. Provide timely processing of applications and response to inquiries.

#### Outcomes

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

#### Measures

BC Housing will establish public service standards for application processing times and responding to inquiries, and measure performance against these standards on a regular basis. In addition, BC Housing will establish an annual target for the number of new households assisted through the program.

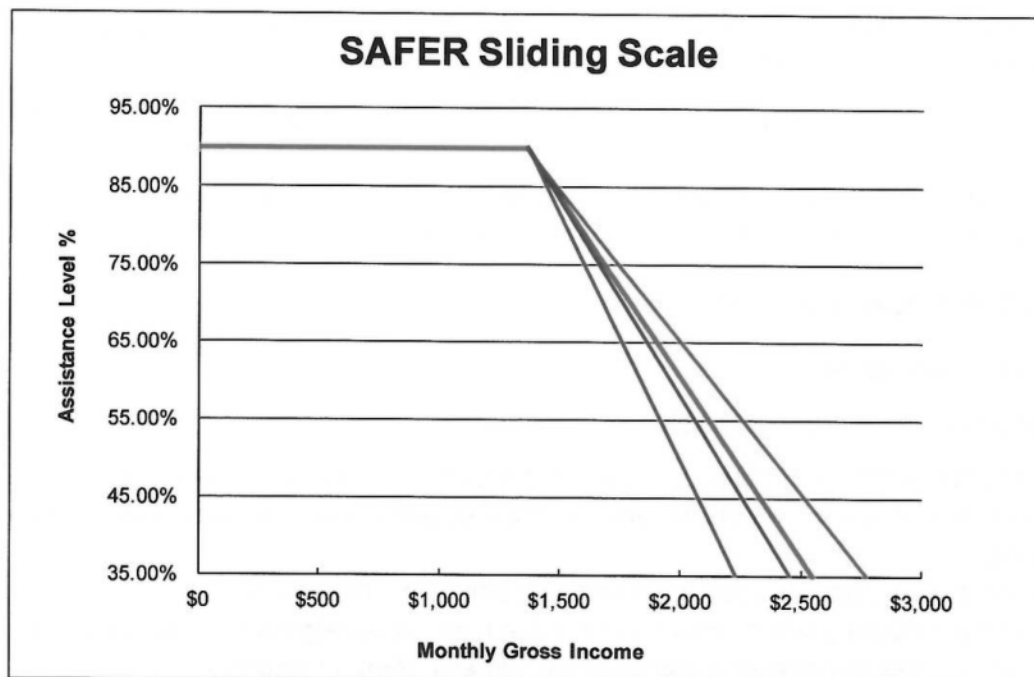
## ELIGIBILITY

Applicants must meet the following eligibility requirements:

1. Be age 60 years or older.
2. Lived in British Columbia for the previous 12 months.
3. Meet the Canadian citizenship requirements.
4. Live in an eligible residence.
5. Have a total gross monthly income below the established limit, and not be in receipt of an Income Assistance shelter allowance.
6. Pay more than 30 percent of gross monthly income toward the Rent for their residence.

## KEY PROGRAM ELEMENTS

1. The Benefit reimburses a portion (35%-90%) of the difference between 30% of gross household income and the Adjusted Rent.
2. The Benefit is calculated on a sliding scale that gives the most benefit to seniors with the least income.
3. The calculation takes into account household composition, income, Rent, and location, and is subject to a minimum and Maximum Benefit.



## SAFER Benefit Formula

For Recipients whose gross household income is less than or equal to the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by 90%.

For Recipients whose gross monthly income is greater than the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by the percentage calculated using the following formula:

$$90 - \left\{ (\text{Adjusted Income} - \text{Base Income}) \times \left\{ \frac{55}{(\text{Maximum Rent} \div 0.3) - \text{Base Income}} \right\} \right\}$$

- *Adjusted Income* is the Recipient's gross monthly household income.
- *Base Income* is, for a period from August 1st to July 31st, equal to the maximum amount of old age security (OAS) plus the maximum amount of guaranteed income supplement (GIS), plus the maximum provincial senior's supplement payable for the July immediately preceding that August 1st, minus \$10.42.
- *Rent Gap* is the Adjusted Rent minus 30% of the household's Adjusted Income.

## MONITORING AND REPORTING

BC Housing is responsible for monitoring the effectiveness of the SAFER program and reporting on a number of outputs that directly relate to services provided.

1. Internal and external audits may be completed to ensure compliance with the program requirements.
2. BC Housing collects data to track program effectiveness for long term planning.
3. BC Housing regularly reports to the provincial government and the public on the program.

## ROLES AND RESPONSIBILITIES

### 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 SAFER Application and supporting documentation required to assess eligibility.
3. Submitting an annual Re-application and supporting documentation.
4. Advising BC Housing when changes occur that may impact eligibility and/or the Benefit amount such as changes to household composition, address, Rent, or income.

## BC Housing

BC Housing is responsible for administering the SAFER program. Its role includes:

1. Staff training.
2. Responding to all program inquiries.
3. Providing clear guidelines and expectations to Applicants and Recipients.
4. Managing and processing Applications and Re-applications in a timely manner.
5. Determining eligibility and Benefits.
6. Notifying Recipients of any changes to their Benefit.
7. Promoting the program to the public.
8. Coordinating with the Ministry responsible for administering the *Employment and Assistance Act* and the *Employment and Assistance for Persons with Disabilities Act* to ensure smooth transitions between the SAFER program and income assistance delivered under the Acts.
9. Data collection and analysis.
10. Budget forecasting and monitoring.
11. Audit of Recipient files.

BC Housing will maintain a SAFER Eligibility Committee responsible for reviewing questions or complaints that cannot be resolved by the SAFER program staff.

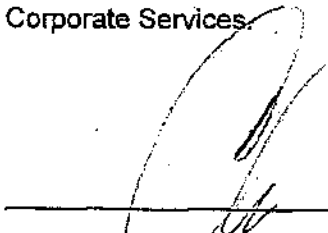
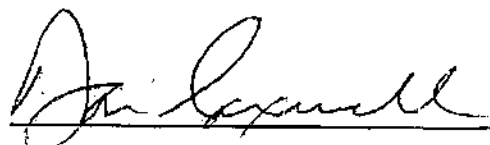
If a complaint cannot be resolved by the SAFER Eligibility Committee, the complainant will be referred to BC Housing's Complaint Resolution Committee in accordance with BC Housing's Complaint Resolution Policy.

## RELATED DOCUMENTS

- Shelter Aid for Elderly Renters Program Policy Manual GAP-006
- Shelter Aid for Elderly Renters Program Application Form HOU-35
- Shelter Aid for Elderly Renters Program Re-Application Form (No CRA Consent) (HOU-36.NC)
- Shelter Aid for Elderly Renters Program Re-Application Form (With CRA Consent) (HOU-36.YC)

## SIGN-OFF

The Program Framework requires final sign-off by BC Housing's Vice-Presidents of Operations and Corporate Services.

  
\_\_\_\_\_  
Vice President, Operations  
BC Housing  
\_\_\_\_\_  
Vice President, Corporate Services  
BC Housing

## GLOSSARY OF TERMS

**Adjusted Rent** – The Adjusted Rent is the amount used to calculate the Benefit, and is the lesser of the actual Rent paid (plus the heat allowance where applicable) or the Maximum Rent, based on household type and location in the province.

**Applicant** – The individual or Couple applying for the Benefit.

**Application** – An application made by an Applicant who is not currently receiving the Benefit.

**Benefit** (also known as Shelter Aid) – A monthly non-taxable payment issued to eligible seniors to help make Rent more affordable.

**Couple** – Two people in a married, common-law, or marriage-like relationship.

**Maximum Rent** – The maximum Rent allowed for calculating the Benefit. If the actual Rent paid is higher than the Maximum Rent, the Applicant may still be eligible for SAFER, provided they meet all other eligibility requirements. In such cases, the Benefit will be calculated using the Maximum Rent.

**Re-Application** – An annual application made by a Recipient.

**Recipient** – An individual who is eligible for, and receives, a Benefit. For Couples, the Recipient is the person listed as the Applicant on the SAFER Application.

**Rent** – The amount paid on a monthly basis by a renter, for the occupancy of their primary residence. Rent does not include money paid for meals, board or personal services, rent supplements or subsidies paid by the Province or any of its agencies to, or on behalf of, an eligible renter, or a security deposit as described in the *Residential Tenancy Act* or the *Manufactured Home Park Tenancy Act*.