



Community and Health Services

Memorandum

TO: Members of Regional Council

FROM: Katherine Chislett, Commissioner, Community and Health Services

DATE: Friday, September 28, 2018

RE: **Phase 1: Implementation of the Region's income and asset limits for subsidized housing – new applicants for subsidized housing**

The purpose of this memo is to provide Regional Council an update on implementation of the Region's income and asset local eligibility rules for subsidized housing. It also provides resources to assist with inquiries.

Background

In March 2018, Regional Council approved [local eligibility rules](#) for subsidized housing in recognition of the growing need to ensure that subsidized housing is targeted to households most in need. The newly approved local rules will limit households with high incomes and/or assets from qualifying for a rent subsidy:

- The income limit is \$80,000.
- The asset limit is \$75,000.
- For tenants and cooperative members who were receiving a subsidy before October 1, 2018, the asset limit is \$150,000.

The new rules take effect on October 1, 2018, and will be implemented in two phases.

Phase 1

Beginning October 1, 2018, new applicants who have income or assets above the limits will not be added to the subsidized housing wait list. The number of people impacted is not expected to be large. For example, the Housing Services Branch adds approximately 85 new applicants to the wait list each month, of which 17 per cent (14 applicants) are expected to have declared assets in excess of \$75,000.

Phase 2

Beginning January 2019, existing applicants who have incomes or assets above the limits will be removed from the subsidized housing wait list after a one-on-one eligibility assessment. It is anticipated approximately 2,500 existing applicants could be impacted. Applicants at the top of the wait list, with the longest wait times, will be the first to be assessed. The process is expected to take two to three months.

Throughout 2019, tenants and cooperative members who were receiving a rent subsidy before October 1, 2018 will no longer be eligible for rent subsidies if their assets are over \$150,000. Determination of eligibility will be made during their annual subsidy review. If the tenant/member is no longer eligible, their rent will be increased to market levels for their building. It is anticipated approximately 60 subsidized households could be impacted in 2019.

Further information about implementation of Phase 2 will follow in December 2018. In addition, regional staff will provide elected officials with a breakdown by municipality indicating the number of existing applicants and subsidized tenant and members that may be impacted.

Resources for Elected Officials' Offices to Respond to Resident Questions:

Residents who have applied for subsidized housing may contact their local elected official for assistance or to ask questions about the income and asset limits after the policy takes effect on October 1, 2018. Existing applicants who have income or assets over the limit may have specific concerns about their eligibility.

Attached are key messages to assist members of Council to respond to general questions about the income and asset limits. Residents who have specific concerns about how the income or asset limit will apply to them can access more information on the Region's website at york.ca or they can contact Access York at 1-800-464-9675 to discuss their situation.

KC/gwk

Attachment

Copy: Wayne Emmerson, Regional Chair
Lina Bigioni, Chief of Staff
Bruce Macgregor, CAO
Rick Farrell, General Manager, Housing Services

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Income and Asset Limits for Subsidized Housing Took Effect October 1, 2018

WHAT YOU NEED TO KNOW AS AN APPLICANT



Key Facts:

The Regional Municipality of York has established local eligibility rules for subsidized housing in York Region. These new eligibility rules apply in addition to the current rules. Effective October 1, 2018, these rules impact applicants currently on the wait list for subsidized housing and future applicants.

Beginning October 1, 2018:

- The income limit to be eligible for subsidized housing is \$80,000
- The asset limit to be eligible for subsidized housing is \$75,000

Your household income and assets must be within these limits to be eligible for subsidized housing in York Region.

Applying for subsidized housing?

Your household's current income and assets will be assessed as part of your application. Your application will be added to the wait list if your income and assets are within the limits and you meet all other eligibility requirements.

Already on York Region's subsidized housing wait list?

Your household's current income and assets will be reviewed as part of your annual update. Your application will stay on the wait list if your income and assets are within these limits and you continue to meet all other eligibility requirements.



Frequently Asked Questions:

1. Why did the Region add additional eligibility rules for subsidized housing and the wait list?

Changes to the eligibility criteria for subsidized housing were required to ensure the Region's limited supply of affordable rental housing is targeted to those most in need.

2. What type of income and assets count toward the limits?

Examples of income that count toward the limit include money you or members of your household over the age of 16 get from sources such as employment, social assistance and pensions. Examples of assets that count toward the limit include bank accounts, investments and property owned by any member of your household over the age of 16.

3. Are any income sources or assets not counted toward the limits?

Some income may not count toward the limit, such as money earned by a member of the household who is attending school full-time.

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Examples of assets that do not count toward the limit include:

- Registered Retirement Savings Plans (RRSP) /Registered Retirement Income Funds (RRIF)
- Registered Education Savings Plans (RESP)
- Registered Disability Savings Plans (RDSP)

4. How can I find out if my income or my assets count toward these limits?

Check the *Applying for Subsidized Housing* section on york.ca/housing for more information about the types of income and assets that count toward these limits. If you have income or an asset that you aren't sure about, please contact Access York at 1-877-464-9675.

5. Do I need to do anything?

If you are applying for subsidized housing for the first time, you will need to provide information about your income and assets as part of your application.

If you are already on the wait list, you will need to provide information about your current income and assets when you complete your annual application update.

As you get closer to the top of the wait list, you will be contacted and asked to provide additional documentation of your income and assets to confirm your eligibility for a housing offer.

6. What happens if my income or assets are over the limit?

If your income and/or assets are over the limit, you are not eligible to be on the wait list for subsidized housing. The Housing Access Unit will contact you in writing with a "Notice of Decision" that explains the reason(s) why you are not eligible.

7. What if I don't agree with the decision?

You can request a review of the decision. The steps to request a review, and the information you will need to provide, are included in the Notice of Decision.

8. What if I am currently not eligible to be on the wait list, but my situation changes?

If your income or assets change, you can re-apply.

9. Where can I get help right now?

If you need help right now, please contact Access York at 1-877-464-9675 to discuss your needs. York Region offers many programs and services to help and can also connect you to services offered by other community agencies.

For more information about subsidized housing, please visit york.ca/housing

Contact:

The Regional Municipality of York

Phone: 1-877-464-9675, TTY: 1-866-512-6228

accessyork@york.ca

Accessible formats or communication supports are available upon request.

