

Community Alternatives Co-operative

Housing Charge Assistance Policy

Purpose of the Policy:

- To set out members' rights and responsibilities for receiving housing charge assistance (subsidy).

To Establish a Framework for:

- Managing and allocating housing charge assistance in a fair and consistent way.
- Monitoring and assessing the impact of the housing charge assistance policy on all members and on the economic viability of the Co-op.
- Planning for changes in subsidy and housing charges in response to the community's financial needs.

Policy

The process for members and the co-op:

1. Co-op will verify member income and assess housing charges (income testing), once per year, prior to the beginning of the fiscal year (March 1) and when needed, as members report changes in income or make new applications for assistance.
2. Members applying for assistance must complete the co-op's housing charge assistance application form and provide the required proof of current income at the time of application, and must provide their previous year's income tax assessment by September 1st.
3. Members who do not submit an application form will be assessed the maximum housing charge.
4. The co-op may ask for further proof of income as required.
5. Management staff will:
 - verify that applicants qualify for assistance
 - calculate the amount required for each applicant
 - notify the applicant of the assessed housing charge
 - administer the subsidy waiting list
6. The co-op may stop providing housing charge assistance to a member for any or all of the following reasons:
 - an increase in income disqualifies the member

- failure to report increases in household income at the annual review
 - wilful falsification of the housing charge assistance application form or proof of income
 - failure to abide by the Housing Charge Assistance policy.
7. Any member denied assistance or disputing the amount of assistance granted may appeal the decision to the board. The decision of the board is final.

Planning and managing housing charge assistance

8. The co-op will use the annual income testing and an estimate of members' changing needs and demographics to develop annual and longer-term plans for:
- use of housing charge assistance
 - Ability to provide subsidy to new members requiring assistance
 - possible ways to create more funds for the subsidy pool
9. The board will monitor the subsidy status reports monthly and make recommendations to the community based on the amount of funds available.
10. If there is not sufficient subsidy available, the co-op will consider changes to the housing charge assistance policy to limit use of the subsidy and/or to create more subsidy funds. Any changes to assessed housing charges will take effect at the regular annual time.

Assessing housing charges

11. The co-op aims to use 30% of members' gross annual income to calculate assessed charges. If there is not sufficient subsidy, this percentage may be changed with the approval of the general business meeting.
12. The co-op aims to use the shelter component of social assistance or family benefits as a guide to calculate housing charges for members/members with families receiving social assistance or family benefits.

Mid-year applications and changes in income

13. Members must advise the co-op of any change in source of income or any increase in gross income of more than \$75, for 2 weeks earnings, within 30 days of the increase.
14. Members have the choice of advising the co-op of any decrease in gross income of more than \$75, for 2 weeks earnings, so that their housing charge may be decreased, provided that there are sufficient funds in the subsidy pool.
15. The co-op will review the amount of change in income referred to in Point #13 and Point #14 every year.

16. For an increase in housing charge:
 - The change will occur the month following the new income verification.

For a decrease in housing charge:

 - The decrease will take place on the first day of the month after the change is reported.
17. When members apply for assistance mid-year, the co-op will allocate assistance:
 - only if sufficient funds are available in the subsidy pool or subsidy surplus fund
 - on a first-come, first-served basis.

Subsidy waiting list

18. When there are not sufficient funds in the subsidy pool and members paying full housing charge apply for assistance, the co-op will establish a subsidy waiting list of members who are eligible for assistance.
19. Members on the subsidy waiting list will receive assistance when it comes available. Assistance will be given on a first-come, first-served basis.
20. Those who are not yet accepted as members will not be eligible for subsidy. However, subsidies may be available, in exceptional circumstances, with permission of the board.

