

DALHOUSIE NON-PROFIT HOUSING CO-OPERATIVE INC.

BY-LAW NO.4

HOUSING CHARGE ASSISTANCE BY-LAW

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1. Eligibility Requirements

All applicants must meet the following eligibility requirements:

- a) Only applicants for whom the breakeven housing charge (excluding utilities) equals more than 25% of their adjusted gross monthly household income are eligible for housing charge assistance.
- b) A household must require a minimum of \$25.00 per month in housing charge assistance to be eligible.
- c) Members may not receive assistance greater than that necessary to reduce their housing charge to an amount equivalent to 25% of their adjusted gross monthly income.
- d) Members receiving welfare assistance shall pay in accordance with current Ministry of Housing Guidelines.

2. Provincial OCHAP assistance requires these further eligibility requirements:

- a) Former tenants of local housing authorities or Ministry of Housing (MOH) who have outstanding arrears can be considered only if the arrears are paid in full;
- b) Applicants who are currently living in MOH or local housing authority accommodation are not eligible unless they qualify for transfer in accordance with MOH transfer criteria;
- c) Homeowners are not eligible; however, the Board of Directors may approve exemptions in extenuating circumstances.

3. Definition of Income

For the purpose of setting assisted housing charges, the following federal definition of income shall be used:

"the aggregate gross income, in whatever form received,

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Definition of Income (cont'd)

3. of all members of the family, or of an individual where applicable, EXCLUDING: capital gains, insurance settlements, inheritances, disability awards, sales of "effects."

4. Annual Verification of Income and Household Composition

Members receiving housing charge assistance shall provide the Co-op with a signed declaration of gross income, assets and household size and composition, every 12 months. Each member shall promptly report to the Co-op, in writing, any change in any of the information given.

For members receiving federal CMHC assistance, assets will include only income-producing assets.

For members receiving provincial OCHAP assistance, both income-producing and non-income producing assets must be declared.

5. Changes in Income

a) Increase in Income

All increases in gross household income must be reported to the Co-op promptly. The assistance allocation will be adjusted if the increase is more than \$60.00 per month or, in the case of members receiving social assistance, if there is an increase in the shelter component.

(NOTE; The dollar amount relating to increases in household income should be reviewed annually by the Board and adjusted as necessary.)

b) Notice of increase

The Co-op shall give the member 60 days notice of any such adjustment except in the case of members receiving social assistance where the adjustment shall be made at the time the shelter component is increased.

c) Decreases in Income

If subsidy funds are available, housing charges shall be adjusted during the year if a member reports a decrease in household income. If the income returns to a higher level within the same year, the member shall

5. c) report such an increase promptly and the housing charge shall be adjusted at the beginning of the month following to reflect the increase.

6. Utility Costs

The housing charge of members receiving assistance shall be adjusted for heating and hydro costs by an amount not to exceed the utilities allowance allowed by CMHC and MOH. For OCHAP-assisted members, the heating subsidy will be specified annually by the Ontario Ministry of Housing.

7. Unit Allocation Guidelines

- . There must be a minimum of one person per bedroom occupying a unit.
- . A maximum of two persons per bedroom may occupy a unit.
- . If a member receiving assistance ceases to have the family size appropriate for the unit occupied (i.e. a single person is occupying a two-bedroom apartment) the member will be offered two units of appropriate size as they become available. If the member refuses these two units the housing charge assistance will be withdrawn, except in the case of a bereaved person, who will not be required to move before a six-month period has elapsed.

Under the Provincial OCHAP program, senior citizen singles and couples may only be housed in a one-bedroom apartment. Variations to provincial guidelines (i.e. housing a couple in a two-bedroom) may only be considered on a case-by-case basis, when indicated by a medically documented reason.

8. Waiting Lists

Internal Waiting Lists

A waiting list will be established consisting of Co-op members who meet Eligibility Requirements set out in paragraph 1.

Priority for allocation of assistance (both permanent and emergency) will be based on date of completed application.

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Waiting Lists (cont'd)

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8. The internal waiting lists will be maintained for applicants requiring assistance. When housing charge assistance is available which is not required internally, it will be offered to the first person on the waiting list.
9. False Declaration of Income
Where a household is discovered to have falsely declared its income, or failed to report an increase in income, it will be required retroactively to reimburse the Co-op for assistance funds allocated to its account unjustifiably. Interest may be assessed at a rate specified by the Board. Where the household refuses to reimburse the Co-op, eviction proceedings will be initiated.
10. Household Being Evicted
Where a household is being evicted, any assistance allocated will be terminated effective on the date at which the household is required to vacate the unit.
11. Subletting
 - a) Members will not be permitted to sublet their unit and continue to receive housing charge assistance while the unit is assigned or sublet.
 - b) Members receiving federal housing charge assistance who sublet their unit are eligible to apply to have assistance reserved for a period of up to six months for their use upon moving back into the Co-op. To be eligible, members must be members in good standing for at least two years prior to subletting and must make application before subletting their unit.
 - c) Members receiving provincial assistance may not sublet their unit, under any circumstances.
12. Application, Approval and Allocation Procedures
 - a) Households applying for assistance must complete the Co-op's Housing Charge Assistance application form and provide the required proof of income.

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Application, Approval & Allocation (cont'd)

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12. b) The Finance Committee will verify that the households applying qualify for assistance, administer the assistance waiting list(s), calculate the amount required by each applicant and make a recommendation to the Board. The Board will give final approval to all applications for assistance.
- c) Housing charge assistance allocated to a household occupying a unit for the disabled shall not be allocated to applicants on the internal or external waiting list for assistance until it has been determined whether the next household to occupy the unit will require assistance. If assistance is not required by that household, it shall be allocated to an applicant from the waiting list, according to the provisions of this By-law.

HOUSING ASSISTANCE BY-LAW

PASSED by the board and sealed with the corporate seal of the Co-operative this 26 day of SEPTEMBER 1991.

Josephine Legari
President

Brian Cook
Secretary

CONFIRMED by two-thirds of the votes cast at a general meeting of members this 6 day of OCTOBER, 1991.

Josephine Legari
President

Brian Cook
Secretary

