



# Notice

No: 10-01

---

**APPLICABLE TO:****DATE: February 5, 2010**

<input checked="" type="checkbox"/>	<b>Municipal &amp; Private Non Profit</b>
<input checked="" type="checkbox"/>	<b>Co-operatives</b>
<input checked="" type="checkbox"/>	<b>Federal Non Profits</b>
<input type="checkbox"/>	<b>OCHAP/CSHP</b>
<input type="checkbox"/>	<b>Rent Supplement</b>

<input checked="" type="checkbox"/>	<b>Mandatory</b>
<input type="checkbox"/>	<b>For Information</b>

---

**SUBJECT:            EVICITION PREVENTION PROGRAM**

## Background

The economic downturn has had an impact on households in Niagara, and it is anticipated that more households will require some form of assistance before improvement is seen in the economy.

In an effort to mitigate the effect of the current economy on Niagara residents, NRH has established a temporary 2-year program for housing provider market households called the Eviction Prevention Program (EPP). This program will target market households who have experienced a loss of employment-related income or a significant decrease in employment earnings, and as a result, may be facing difficulty in meeting their monthly rent or housing charge obligations.

This program is intended to provide stability to market households in their current housing communities and will allow the household to remain in their unit and afford the rent while they search for employment. This program will also benefit housing providers by reducing costs associated with:

- managing arrears,
- legal costs associated with evictions,
- revenue loss associated with vacancies, and,
- maintenance costs associated with turnover of unit.

Currently, NRH has a local *Market-to-RGI Policy (Mkt-RGI)* to assist housing provider market households in need. To clarify, the *Mkt-RGI* policy allows a market household, who is currently living in a non-profit or cooperative housing community governed by the *SHRA 2000*, to apply to the centralized waitlist for subsidy using their original move-in date. The benefit to the market household is that they are placed higher on the waiting list and will obtain subsidy sooner than an external applicant who applies on the same day and is placed chronologically on the waiting list.

The EPP takes more of a proactive approach, designed to respond to market households' immediate needs.

## **Program Overview**

Interested households will be required to complete an EPP application, provide all required documentation and signed consents/declarations to their housing provider. The housing provider will include additional information related to the household and forward the complete package to NRH.

Subsidy to the household will start once all required documentation is submitted and approved by NRH, and will begin on the 1<sup>st</sup> of the following month, for a maximum of 12 months. There is no retroactivity in this program. Approved subsidy will be flowed directly to the housing provider on a monthly basis. For target purposes, housing providers will consider households participating in this program as a market household and market unit. The temporary nature of the program will not alter the target ratios. Existing leases and occupancy agreements remain in force.

This is an NRH policy and as such, the following local rules will apply:

- SHRA occupancy standards do not apply;
- the EPP program will not pay any arrears owing by the market household; and,
- decisions under EPP are final, and there is no opportunity for appeal.

Funding for this program is limited, so applications will be approved on a first-come, first-served basis until the funds are depleted.

Refer to Appendix A for the Program Guidelines, Criteria and Procedures.

## **Application Package**

Enclosed are the following documents:

1. Housing Provider Application Request – *Form A*
2. Market-to-RGI Request for Subsidy Form
3. EPP Application Form
4. EPP Update Form

Please ensure that all documentation listed on the Housing Provider Application Request (Form A) is attached and forwarded to your Housing Administrator. Failure to provide all documentation will delay the review of the application.

## **Housing Provider's Role**

Housing providers are to advise their tenants/members of the Eviction Prevention Program and follow the guidelines and instructions on Appendix A for participation in the program.

Housing provider staff are to ensure that their Board of Directors are advised of this NRH local policy.

### **Niagara Regional Housing's Role**

Niagara Regional Housing will review and process applications in accordance with the attached guidelines and procedures.

If you have any questions regarding this Notice, please contact your Housing Administrator at (905) 682-9201.



---

Lora Beckwith, General Manager

#### Enclosures:

1. Appendix A
2. Housing Provider Application Request – *Form A*
3. Market-to-RGI Request for Subsidy Form
4. EPP Application Form
5. EPP Update Form

## Appendix A

### Niagara Regional Housing Eviction Prevention Program

#### Program Eligibility

Market households who wish to participate in the EPP program must meet all of the following criteria:

1. In order to be eligible for EPP, the household must have applied to the centralized waiting list, under NRH's existing Mkt-RGI Policy, and be deemed eligible to receive rent-gear-to-income subsidy (*applications for Mkt-RGI and EPP can be submitted at the same time*);
2. A member of the household must have experienced a loss of employment or a significant reduction in employment-related income ("significant reduction" is defined as a minimum 50% reduction in hours per week for a member of the household);
3. The loss of income must have been involuntary;
4. The household is in, or at risk of falling into, rental/housing charge arrears\*;
5. The household must be in compliance with the terms of their arrears repayment agreement, if applicable.

*\*Households in arrears must enter into a repayment agreement with the housing provider, prior to submitting an application. Failure to adhere to the repayment plan will automatically disqualify the household from the EPP program and EPP assistance will terminate immediately, with no appeal opportunity.*

#### Process

##### Market Household

- Complete the EPP application form;
- Provide all required documentation to their housing provider to verify:
  - Household income earned prior to the loss or reduction in employment earnings (*including latest Notice of Assessment*); and,
  - Household income earned after the loss or reduction in employment earnings.
- Verification of income may include pay stubs; record of employment; verification of EI payments, bank accounts and interest; identification of assets, and other non-income producing assets. Households should refer to their housing provider for a full list of required income verification documentation;
- Sign the declarations;
- Sign the EPP Household Agreement;
- Households participating in the program will be required to complete an income verification review at the six-month mark, and subsidies will be adjusted accordingly, if required. If the household's income or household composition changes at any time during the 12 month period, they are required to notify their housing provider within 10 working days and provide the necessary documentation.

Failure to notify their housing provider of any change in income within the 10 day timeframe may result in the household's termination of EPP, with no appeal. Subsidies that have been overpaid will be due to NRH. The housing provider will verify the documentation provided by the household and notify NRH, who will review the information and adjust or terminate subsidy. Rent increases and/or decreases are effective the month immediately following the actual change in income.

### **Housing Provider**

- Maintain a supply of EPP applications and provide them to eligible households;
- Receive the completed application form; complete the RGI calculation,
- Include a copy of the household's up-to-date rent/housing charge ledger;
- Include a copy of a signed arrears repayment agreement if applicable, and acknowledgement that household is complying with the terms of their repayment agreement;
- Forward complete application package to NRH for review and approval;

When Application is approved:

- Enter into an EPP Rent Supplement Agreement with NRH;
- Obtain income verification from the market household at the 6 month mark (or sooner if submitted by the household due to a change in income); re-calculate the RGI rent/housing charge; submit updated documentation to NRH for review and approval.

### **Housing Administrator**

When the application is received, the Housing Administrator will:

- confirm with NRH Access that the household has applied under the Mkt-RGI Policy and is on the centralized waiting list\*;
- Review the application for completeness;
- Complete the assessment and approve the RGI calculation;
- Notify the household and housing provider of the decision;
- Forward EPP Rent Supplement Agreement to provider for signing;
- Prepare monthly payment requests for processing by the Rent Supplement Coordinator;
- Send a reminder letter to the household at the 5 month mark of their term for the submission of income verification documentation; and,
- Review and assess documentation provided by the housing provider, for continued eligibility in the program.

*\*Market households who do not meet occupancy standards will have a notation to their application indicating that should they choose to remain on the waiting list for permanent subsidy under the Market-to-RGI Policy after the EPP Program expires, they will have to move to appropriate-sized accommodation in order to meet eligibility criteria.*