



Housing Provider Forum

May 25, 2017

Annual Renewal Process and Letters

Cycle of an Annual Renewal and Cease to Qualify

Annual Renewal

We will take you through the process and the timelines that need to be followed to meet legislative deadlines. We will also review proper income verification and any changes to what type of verification is required.

Cease to Qualify



When we talk about eligibility, we usually relate it to being eligible to **apply** for housing such as:

- Household members must be Canadian Citizens, permanent resident of Canada or refugee claimants
- No member of the household can be under an enforceable remove order under the Immigration and Refugee Protection Act to leave Canada.

- Applicants must be prepared to declare all household income to determine eligibility
- One member of the household must be 16 years of age or older
- There cannot be any money owing to any other affordable housing provider
- The applicant must be able to live independently, with or without support services
- No one in the household has been convicted of an offence in relation to RGI
- Homeowner must agree to sell their home within 180 days

However, once they move into a subsidized unit there are **still further eligibility rules** that a household needs to meet to continue to receive subsidy. These are the eligibility rules we will be discussing today, such as:

- They must pursue all sources of income they are entitled to
- They must report all changes in income or household composition within 30 days
- They cannot be absent from the unit for longer than 60 days

- They must provide all paperwork requested by the provider
- They own residential property and have not sold it within 180 days
- They are over housed and have refused two offers from the centralized waitlist.

Failure to comply with any of the above will initiate the process in sending out the necessary paperwork informing the household that they Cease to Qualify

SO LET'S BEGIN

The Life of an Annual Renewal

Effective Date JUNE 1, 2017

Annual Renewal paperwork should be sent out before

January 1, 2017

To be returned (in one month) by

January 31, 2017

**If all paperwork and income verification is returned –
Calculate rent and send out Notice of Rent Change letter.**

For households that have not returned
ALL the necessary paperwork and required
verification send **Missing Information Letter** by
February 15, 2017

If any documents or verification is still missing a
90 Day Notice of Decision Letter needs to be sent
and received by the household **BEFORE**

March 1, 2017

**For all of March, April and May (89 days) you
have the discretion to accept their paperwork
and not remove their subsidy.**

We suggest you send a **30 Day Reminder letter** around May 1st to **remind** household that if the paperwork is not received their subsidy will be removed and they will be responsible to pay the full market rent on **June 1st** . Letter should be out by

May 1, 2017

If Not all required documentation received – remove subsidy on

June 1, 2017

Cease to Qualify

- Make sure you keep to the timelines
- Document,
 - Document,
 - Document.
- Keep copies of the letters you have sent in the file
- Keep notes of phone calls you have had with the household requesting and assisting them in getting what was still outstanding
- If you end up removing subsidy you want it well documented what you have done to keep the households tenancy in case it goes to an appeal or a politician calls on the household's behalf.



Annual Renewal Process

- Should begin at least 5 months in advance to allow you to meet any deadlines in the process.

Annual Renewal date for June 1st – annual renewal package should go out before
January 1st.

- Attach a cover letter with your Annual Renewal

We will go over the letters later.

- Ensure it clearly states when the package is to be returned and where

- ALL paperwork and pieces of verification should be stamped to confirm date of receipt
This could come in handy if you need to defend why subsidy was removed at an appeals hearing.
- Verification of Income – we will go into this in more detail later but here are some quick points.
- OW / ODSP - no longer issuing drug cards – you cannot use the dental card. Household must request a Letter of Eligibility from their caseworker.

- Verification of Assets – **Schedule 1** - If this page is being used it should be stamped by bank. You should still ask for bank statements if you feel that the verification of asset page does not clearly indicate account activity
- Employment Verification - **Schedule 2** - If this page is being used it should be signed by the employer and name and phone number provided. If you feel that you require further verification you can still ask for pay stubs or contact employer directly

- Households with children 16 years and older, still at home, must provide proof they are still in school or verification of their income.

If not in school they must pursue all sources of income

- Notice of Assessment (NOA). If any member in the household does not have one they can call: **1 – 800 – 959 – 8281**
usually received in two weeks OR

Option C – which Andrew will talk about later.

NOTES:

NOTES:

Sample Letters



- ✓ Letter with Annual Renewal
- ✓ Missing Information from Annual Income Declaration Package
- ✓ Notice of Rent Change

Sample Letters



- ✓ 90 Day Notice of Decision – Cease to Qualify
- Request for Review of Decision

- ✓ 30 Day Reminder – Cease to Qualify

Optional

All letters should:



- ❖ Be on the provider's letterhead
- ❖ Addressed to all leaseholders
- ❖ Be dated
- ❖ Include a name and phone number of who to contact regarding any questions

- ❖ Include the AODA requirement to offer the material in a different format if required.
- ❖ Where appropriate include the statement - ***Once your subsidy has been removed you will need to reapply to the centralized waitlist and be placed on the waitlist in chronological order.***
- ❖ Where appropriate add ***appeal clause***

Annual Income Declaration Attachment (letter)

- To be attached to Annual Income Declaration Package
- Include information on where it is to be returned.
- Be sure to include the date you want it returned by – within 30 days .

Notice of Rent Change (letter)

sent once all verification has been received and rent is calculated

- Include what the new rent will be
- Include effective date of change
- Include breakdown of charges
- Include what the market rent is

- **MUST** include the households right to appeal
- stating within 10 business days and
address of where the appeal
should be sent
- Include reminder of household's
responsibility to report any changes within
30 days.

Missing Information Letter (letter) sent when information is missing from Annual Renewal

- Include what information it is you still require to be able to calculate the rent
- Include that it is to be returned within 10 days or they may no longer be eligible to receive subsidy

NOTES:

90 Day Notice of Decision Cease to Qualify (letter)

- Must include reason for loss of subsidy – failed to provide all the information needed
- Include date household will lose the subsidy (90 days notice)
- Amount of rent household will be required to pay
- Include households right to appeal

- **VERY IMPORTANT** – must include that once their subsidy has been removed they will need to *reapply to the centralized waitlist and be placed on the waitlist in chronological order.*
- Also with this letter we have included an appeals form they can use.
- We suggest you include the section of **legislation** that states subsidy will be removed if they are no longer eligible to receive it.

30 Day Reminder Cease to Qualify (letter)

- Include effective date
- Include rent amount
- Include that once they lose their subsidy they will need to reapply to the centralized waitlist.

NOTES:

Check List for Administrators

- Stay up to date on your Niagara Regional Housings local eligibility rules
- Assess Household eligibility annual or when there is a change in household information
- If you suspect the household has ceased to be eligible for RGI assistance through information received by an outside source, give the household a chance to verify the accuracy of the information before issuing a cease to qualify letter

Check List for Administrators

- Follow HSA notice requirements for 90 day notice of loss of RGI subsidy
- If you suspect a household of a serious RGI related offence (e.g. fraud) contact Niagara Regional Housing for some assistance from the Eligibility Review Officer.

Additional Sample Letters

- ✓ Pursuit of Income
- ✓ Divestment of Property
- ✓ Divestment of Property – Extension
- ✓ 12 Months at Market

Additional Resources

- All Sample letters
- Checklist for Loss of Eligibility after Move In
- Flow Chart of an Annual Renewal
- Effective Date for RGI Changes
- Translation page stating – *This is a very important legal document about your housing. Please contact someone who can help you understand it immediately.*

