# HOW TO APPLY

Working together to create affordable housing choices

# Applying for Affordable Housing in British Columbia

## What is affordable housing?

Affordable housing is housing that does not cost more than 30 per cent of a household's gross monthly income. BC Housing can connect British Columbians with a range of affordable housing options, including rental housing for families, seniors and people with disabilities.

#### The Link

The Link is a resource directory that provides maps and addresses of affordable housing developments for families, seniors and people with disabilities across the province. The Link is available at BC Housing offices, BC Benefits offices, government agent offices and public libraries. It can also be accessed on BC Housing's website at www.bchousing.org.

# Who is eligible?

The affordable housing discussed in this brochure is available for:

- **Families** Defined as a minimum of two people, one of whom is dependent on the other.
- Seniors Defined as a person who is 55 years or older.
- People with disabilities Defined as people who can live independently and qualify for a disability pension, or can't work because of a disability.

Single people are also eligible for some forms of affordable housing. More information is available from BC Housing about options such as:

- Co-ops that include units for single people;
- Housing assistance for single people who live in urban centres on low or fixed incomes:
- Housing assistance for people who are vulnerable to homelessness; and
- Private market rent assistance for seniors through the Shelter Aid for Elderly Renters (SAFER) program.

To be eligible for rent-geared-to-income housing, an applicant must have a household income that falls below an amount set yearly. Up-to-date information about maximum income levels is available from BC Housing.

# Affordable housing options

This brochure discusses three types of housing in which rent is geared to household income. This housing is intended for low- to moderate-income households who are unable to find suitable affordable housing in the private market.

- 1. Directly managed or public housing. This housing is owned and managed by BC Housing. BC Housing is responsible for tenant selection and is the landlord.
- 2. Non-profit housing.

  This housing is owned and managed by local non-profit housing societies. The non-profit housing provider is responsible for tenant selection and is the landlord.
- 3. Co-operative housing.
  Co-ops are jointly owned and managed by the members who live in the co-op.
  Members participate in decision-making, share responsibility for running the co-op and are responsible for new member selection.

In addition to rent-geared-toincome units, some affordable housing developments include market units, in which rent is set at or slightly below market rent levels.

## How to apply

To apply for **BC Housing directly managed housing**, fill out an application form that is available from BC Housing or can be downloaded from BC Housing's website www.bchousing.org. Office staff are available to assist you with completing the form. **BC Housing also accepts applications and maintains a registry on behalf of some non-profit and co-op housing providers**.

For **non-profit housing**, the affordable housing listings in *The Link* provide information on how to apply for the development(s) you are interested in.

For **co-operative housing**, the affordable housing listings in *The Link* provide information on how to apply for the co-op(s) you are interested in. You can also contact the Co-operative Housing Federation of BC at 604-879-5111, www.chf.bc.ca, or toll free at 1-866-879-5111 for a copy of the magazine SCOOP, which lists co-ops that are accepting applications.

## Frequently asked questions and answers

#### How are people chosen for housing?

Different housing providers have different selection criteria. Some use a first-come, first-served system, while others use a point score system to determine which applicants are in greatest need. In addition to these criteria, co-ops also accept new members based on willingness to participate in the operation of the co-op.

#### How long will I wait for housing?

Housing placements are based on a variety of criteria, so it is impossible to predict how long you will wait. Currently, the number of applicants for affordable housing far exceeds the number of available units.

#### How will I be contacted about housing?

When you are being considered for a vacant unit, you will be contacted for more information. At that time, the housing provider may check your references or call you for an interview. Normally you will be able to view a unit before making a decision.

#### How much will I pay?

- If you are offered a rent-geared-toincome unit the amount you will pay depends on the size of your family and your gross household income.
- If you are offered a market unit you will pay an amount set at or slightly below private market rent levels.

#### Are there other charges besides rent?

Some housing developments may have additional charges. The housing listings in *The Link* include notes about additional charges.

#### Security Deposit

 This deposit is held by the landlord and will be returned when your tenancy ends if there has been no damage to the unit.

#### Co-op Share Purchase

 The cost of a co-op share purchase will vary. The purchase amount will be returned when you leave the co-op if there are no debts or damage to the unit.

#### Other charges may include:

- Cable Laundry Parking
- Utilities (gas and hydro)

#### Important information

- To increase your chances of obtaining housing, it is recommended that you apply to several developments.
- Please update your application if any of your information changes.
   You should try to update your application at least once every six months.
- Please provide day and evening phone numbers or the phone number of a contact person so that housing providers can contact you if a unit becomes available.

#### For more information

For more information or to obtain an application form and lists of housing developments, visit BC Housing's website or contact the BC Housing office closest to you. If you need help filling out an application, staff can assist you.

#### www.bchousing.org

#### Storefront Office

101 – 4555 Kingsway Burnaby, BC V5H 4V8 Housing Services/SAFER Enquiry Line Tel: 604-433-2218 within the Lower Mainland Outside the Lower Mainland call 1-800-257-7756

Fax: 604-439-4729

#### Lower Mainland West Regional Office

1296 Station Street Vancouver, BC V6A 2X3 Tel: 604-609-7024 Fax: 604-609-7031

#### Lower Mainland East Regional Office

7337 Edmonds Street Burnaby, BC V3N 1A7 Tel: 604-525-3033 Fax: 604-525-8201

#### **Southern Interior Regional Office**

290 Nanaimo Avenue West Penticton, BC V2A 1N5 Outside Penticton call 1-800-834-7149 Tel: 250-493-0301

Fax: 250-492-1080

#### **Northern Interior Regional Office**

1539 – 11 Avenue Prince George, BC V2L 3S6 Outside Prince George call 1-800-667-1235

Tel: (250-562-9251 Fax: 250-562-6488

#### Coastal Regional Office

Suite 301 – 3440 Douglas Street Victoria, BC V8Z 3L5 Tel: 250-475-7550

Fax: 250-475-7551

#### Coastal Region: North Coast Office

1400 Kootenay Avenue Prince Rupert, BC V8J 3X5 Tel: 250-627-7501 Fax: 250-627-8975

#### Coastal Region: North Island Office

318A Duncan Avenue Courtenay, BC V9N 2M5 Tel: 250-703-2134 Fax: 250-703-2140