

1.4.1.5 Tenant Selection Policy

1.1 PURPOSE

The Corporation provides accommodation for self-sufficient seniors aged 60+ with low to moderate income. The Corporation building contains 30 (thirty) units with 12 (twelve) two-bedroom and 18 (eighteen) one-bedroom units. A maximum of 10 (ten) one-bedroom units may be let to tenants on a rent-geared-to-income (RGI) basis. The two-bedroom units are market rent units and normally allotted to couples. The one-bedroom units may be allotted to single persons or couples. The Board has full authority to adjust the number of RGI units at any time.

Applications for residency can be submitted in person, online or by calling the Corporation Office. All applications will be processed by the Secretary-Treasurer to ensure basic eligibility. Refer to the **Application Cover Letter**, the **Application Template**, and the **Wait List Policy** for complete details. Section 6 of the Application Template must be completed to allow for financial verification.

2.1 DEFINITIONS

- a) 'Corporation' shall mean the Central Elgin Non-Profit Housing Corporation
- b) 'Council' shall mean the Council of the Corporation of the Municipality of Central Elgin
- c) 'Municipality' shall mean the Corporation of the Municipality of Central Elgin
- d) 'Secretary-Treasurer' shall mean the Secretary-Treasurer of the 'Corporation
- e) 'Tenant' shall mean those persons named in the lease
- f) 'Board' shall mean the Board of Directors of the Corporation
- g) 'Residential Unit' shall mean any living accommodation used or intended for use as rented residential premises as per the lease agreement
- h) 'Common Area' shall mean the entry way, corridors, stairwells, common room, laundry room, lawn, walkways, and parking lot

3.1 POLICY

3.1.1 Rent-Geared-to-Income Housing

Residents will pay no more than 30% of their gross income on rent plus applicable elevator and utility charges.

3.1.2 Market Housing

Base affordable market rent values are set annually and would be adjusted each year based on the current Rent Inflation Factor as permitted by the Ministry of Municipal Affairs & Housing. An applicable elevator charge is applied to all market rent units. A range of incomes will be allowed in the market rent units, however households that would be paying more than 40% of their gross household income on rent, may be asked for additional information to demonstrate their ability to pay that level of rent. Applicants eligible for RGI assistance may choose to pay the full market rent where:

- a) Their social assistance shelter allowance will cover the full rent plus utilities, or
- b) They believe they can pay the full rent and do not wish to wait for an RGI unit to become available while renting from the Corporation at market rent (in accordance with Ministry Requirements.) Staff must ensure that their ability to pay is confirmed.

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3.1.3 Home Ownership

Homeowners are eligible for the Corporation units only if they agree to sell their property within a six-month period of being offered accommodation. No tenant shall own real estate beyond this timeframe.

3.1.4 Applicant Categories

The Corporation will consider applications submitted by:

- a) Senior Citizens - A person who has reached his or her 60th year and including the spouse of such a person, but not including their children whether adults or infants.
- b) Disability - A person aged 55 years or older, including the spouse of such person. Disabled persons younger than age 55 may make applications to the Corporation for consideration.
- c) Shared Households - Applicants will be assessed and assigned a unit based on the proposed household composition. All adult members of a shared household must be signatories to the lease and share joint responsibility as tenants for payment of rent, damage to the unit, and other expenses as they arise.
- d) Independent Living - Physically handicapped individuals are eligible for housing. However, all applicants must be able to live independently with or without support services. A tenant who requires support services to conduct the normal essential functions of day-to-day living and to meet the responsibilities of a tenant, must arrange for the provision of such services through one or more support service agencies.

3.1.5 Wheelchair Accessible Units

Apartment #101 (one-bedroom) and Apartment #102 (two-bedroom) are partially designed for handicapped tenants but will be allotted to others if no handicapped applicant is on the waiting list. In such cases, the non-handicapped tenant may be asked to move to another apartment when a handicapped applicant applies. In these cases, the request to move must be agreed to by the tenant. As a general guideline, priority for housing disabled individuals in units designed for wheelchair accessibility should be given to:

- a) Persons confined to wheelchairs.
- b) Persons having a physical disability where a wheelchair may be necessary eventually.
- c) Persons with other health problems which are medically documented and where a specially designed unit would be favourable for that person's health. The Non-Profit may require documentation in writing from the applicant's physician, to verify the need for a wheelchair accessible unit.

3.1.6 Income and Asset Verification

All applicants must provide income verification for all prospective family members whether they require an RGI unit or not. For applicants where an RGI unit is not required, the income verification is necessary to determine if the applicant can afford to pay the market rent.

Acceptable forms for verification of income include:

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- a) Employment Income
 - i. A letter from the employer on letterhead specifying the current date, the employee's name and address, the date employment commenced, the rate of pay, the hours worked, and the name, position and telephone number of the person writing the letter.
 - ii. A completed gross income verification form signed by the employer
 - iii. Cheque stubs are not acceptable.

- b) Self-Employment Income
 - i. An affidavit of income sworn before a Notary Public or Commissioner of Oaths
 - ii. The most current income tax return that accurately reflects income
 - iii. Audited financial statements

- c) Social Assistance Income
 - A cheque stub indicating the number of beneficiaries or Drug Card
 - A completed Income Verification for Social Assistance Recipients form, signed by the case worker
 - A letter from the Case Worker that must also include the number of beneficiaries

- d) Pensions, Allowances, EI
 - Cheque stubs that clearly indicate amount & recipient's name
 - A letter from the issuing agency

- e) Child Support, Alimony Payments
 - A Legal Separation or Divorce Agreement
 - A letter from a lawyer

- f) Income Producing Assets (e.g., savings accounts, term deposits, bonds)
 - A completed Verification of Assets form, signed by a Bank representative
 - A letter from the Bank

- g) Non-income producing Assets
 - A letter from a financial institution
 - An appraised value of real estate paid for by the applicant