



# The Social Housing Program

## What is the Social Housing Program?

The Social Housing Program provides safe and adequate housing to individuals and families in need. This program is intended to serve households with low incomes; priority is given to seniors (55+), families with children or dependants, individuals with disabilities, and individuals who cohabitate to provide needed support to one or more household members. The rent for a housing unit is based on before-tax household income.

For families, social housing is intended to be a short-term housing option. As families improve their economic circumstances and are able to afford housing in the private market, they typically seek private rental housing or home ownership. This ensures that social housing units are available to those in greatest need. For seniors and individuals with disabilities, social housing is often a long-term option.

This program is possible through contributions by the federal, provincial, and municipal governments.

# Contents

This document outlines the Social Housing Program. It explains why applicants and tenants must disclose personal information and how that information will be used to assess housing need. This document is not part of the lease.

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Social Housing Program policies change from time to time. If there are differences between this document and current Social Housing Program policy, the current policy applies.

## Program Eligibility

Individuals and families are eligible for the Social Housing Program if they:

- are legally allowed to be in Canada;
- are not temporary visitors to Canada; and
- have before-tax income and assets below the program limits.

Individuals living in social housing must be able to live independently. This independence may include support from family, the community, or other agencies.

Applicants who do not meet the eligibility criteria for the Social Housing Program might be eligible for our other housing programs. Please contact your local housing authority for more information.

## Before-Tax Household Income

Before-tax household income refers to the amount of money the household earns before income tax deductions. All members of the household, with the exception of children, must provide current before-tax income information to the housing authority.

Income tax returns and pay/cheque stubs are typically used to verify before-tax income. Other official documents might be needed to verify other income sources.

Households that receive income assistance must provide verification of their benefits.

## Income Limits

The income limit is the maximum annual amount of money a household may receive and still qualify for the Social Housing Program. Income limits are determined by household type (senior or family), the number of children or dependants in the household, or whether a member of the household has a physical disability. Housing authorities can provide applicants with information about the income limits that apply to their households.

## Household Assets

Assets refer to the cash, investments, and property that members of a household may have. During the application process, a household must estimate and provide the value of their assets. Value is the amount an item is worth less any amount owed on the item. For example, if the current amount a car can be sold for is \$2,000 and the car has a \$1,200 loan outstanding on it, then the value of the car to the owner is \$800.

### Asset limits

An asset limit is the maximum amount of assets a household may have and still qualify for the Social Housing Program. Households that have assets in excess of the limits do not qualify for the program, as these households should be able to afford housing in the private market.

Asset limits are determined by household type:

- Senior: \$300,000
- Family/couple/non-senior individual: \$50,000
- Requiring fully accessible unit: no limit

### Asset inclusions

#### Cash

Cash on hand, the balance in all bank accounts, cash in a safety deposit box.

#### Investments

Commodities, stocks, bonds, mutual funds, guaranteed investment certificates, market funds; shares, stock options, and warrants in a business; mineral rights, oil and gas leases.

#### Real Estate

Primary residence and any other land and buildings, including farm land, vacation home, and rental property.

#### Retirement Savings

Registered retirement savings and company and private pensions (seniors only).

#### Business Assets

Cash, stock, inventory, raw materials, tools, equipment, machinery, livestock, furniture (note: any real estate is to be included under real estate).

#### Vehicles

Primary vehicle if its value is greater than \$30,000; secondary vehicles, including business vehicles; recreational vehicles, including boat, trailer, all-terrain vehicle, etc.

#### Valuable personal effects over \$10,000

Jewelry, antiques, collections, etc.

#### Tools of the Trade

Tools, machinery, computer, electronics, musical instruments, etc.

# Household Members

Income and asset limits depend on the type of household (senior, family, or person with a disability) and the number of children and dependants in that household. Housing authorities can provide applicants or tenants information about the income limits that apply to their households.

Saskatchewan Housing Corporation (SHC) considers the following persons to be a child, full-time student, and dependant.

## Who is considered a child?

A child is a member of the household who is related to another member of the household by blood, is a stepchild or an adopted child of a member of the household, or is a member of the household pursuant to *The Child and Family Services Act*.

This child must also be in the legal custody of a member of the household at least 50 per cent of the time and be:

- 18 years or younger, unmarried, and living at home; or
- 25 years or younger, unmarried, and attending school or university full-time; or
- an unborn child in the third trimester.

## Who is considered a full-time student?

An individual is considered a full-time student if the program of studies leads to a certificate, diploma, or degree. The student must be taking at least 60 per cent of a full course load as defined by the institution (e.g., at a Saskatchewan university, one must be enrolled in at least nine credit hours in a semester to be considered full-time). Full-time students also must be enrolled in a full course load for at least 60 per cent of the year (e.g., university students must be enrolled in at least two of the three semesters).

An individual with a permanent physical or cognitive disability is considered to be a full-time student if he or she is taking 40 per cent of a full course load as defined by the institution.

## Who is considered a dependant?

A dependant is a member of the household who has a permanent physical or cognitive disability. A dependant may also be a senior who is wholly financially dependent on the household.

A dependant can be a parent, son, daughter, grandparent, brother, sister, aunt, uncle, or in-law parent, but cannot be a spouse or common-law partner.

If a dependant has a permanent physical or cognitive disability, is between the ages of 18 and 25, attends school or university full time, and does not receive income assistance, then the dependant is entitled to the same exemptions as a child for rent calculation purposes.

# Unit Prioritization and Allocation

## Prioritization

Households are prioritized for the Social Housing Program based on need. Each application is assessed accurately and impartially by using a point scoring system. The applicant is scored on a scale that assesses housing need according to the below criteria. The total number of points the applicant receives when all the categories are added up is the applicant's point score.

To assess need, three things are considered:

- adequacy: whether the applicant household is homeless or lives in a home that puts their health or well-being at risk;
- suitability: whether the current home meets the needs of all household members; and
- affordability: whether the current shelter costs are more than 30 per cent of the before-tax household income.

Applicants receive points if they:

- do not have a home and can live independently;
- live in a home that is in poor condition, aggravates a health problem, or is unsuitable for a member of the household who has a physical disability;
- live in a home without enough bedrooms to accommodate the people who live there;
- spend more than 30 per cent of their before-tax household income on shelter, including rent; heat; water; and sewer costs; or
- are victims of family violence.

## References

In order to determine eligibility, applicants must provide the housing authority with a recent rental history, including landlord references. If an applicant does not have a recent rental history, the housing authority might request character references.

## Allocation

Units are allocated to approved applicants who have the highest point scores, as these individuals are considered to be the most in need of housing. Units are not allocated on a first-come, first-served basis.

We must ensure that the Social Housing Program benefits as many individuals and families in need as possible. Households will be placed in units that have an appropriate number of bedrooms for the household size.

# Becoming a Tenant

## The Lease

A lease is an agreement between a housing authority and a tenant. Each tenant is required to sign a lease before taking possession of a unit.

The lease specifies the rent, lists all members of the household, and explains obligations and regulations. The lease also includes the Standard Conditions that apply to all landlords (housing authorities) and tenants in the province as set out in *The Residential Tenancies Act, 2006*. Neither the housing authority nor the tenant is allowed to change the lease without the written agreement of the other party.

## The Security Deposit

New tenants must provide a security deposit for their units. The security deposit amount is less than \$400. New tenants must provide at least \$125 when they sign the lease; the remaining balance must be paid within two months of the possession date. Tenants who receive income assistance from the Saskatchewan Assistance Program, Saskatchewan Assured Income for Disability Program, or the Transitional Employment Allowance may provide a letter of guarantee from the Ministry of Social Services instead of a security deposit. Tenants who receive income assistance from the Saskatchewan Income Support program can obtain a loan from the Ministry of Social Services to pay their security deposit.

## Tenant Insurance

Tenants are encouraged to purchase insurance so they are protected in the event of a fire or other incident.

Social housing tenants should have at least \$1 million in tenant liability insurance. Tenant liability insurance protects a tenant from having to pay damages for unintentionally injuring another person or damaging another person's property.

The housing authority may not compensate or be required to provide alternate accommodation to a tenant if they are required to relocate due to a flood, fire, or any other incident. The housing authority also may not pay for any loss or damaged property suffered by the tenant.

For more information on what tenant insurance covers or the fees associated with it, call or visit an insurance broker.

To find an insurance broker, ask a housing authority, look in the yellow pages of the local telephone book, or visit the office where you received your driver's license or registered a vehicle. To find the nearest SGI broker, enter your postal code at [http://www.sgicanada.ca/sk/online\\_services/broker/index.html](http://www.sgicanada.ca/sk/online_services/broker/index.html). You may also call the Co-operators general inquiry line (1-800-265-2662) to be connected to a representative who can provide information on tenant insurance or a quote.

## Transfers

If the size of a household decreases and results in an empty bedroom, the household may be asked to move to a smaller unit. If a non-senior household no longer qualifies for the program, that household may be asked to vacate the social housing unit. If a unit is not large enough or is too large for a household, the tenant may ask the housing authority to be placed in a more suitable unit.

## Rent

### How Rent is Calculated

Rent is based on a household's before-tax income. To calculate rent, the housing authority adds up all forms of household income, subtracts the forms of income that are excluded, and sets rent at 30 per cent of this total. See page 8 for a list of Income Inclusions and Exclusions.

This rent calculation ensures that the Social Housing Program subsidizes rent based on the household's financial need. Tenants with lower incomes will pay lower rents than tenants who have higher incomes, subject to the minimum and maximum rent amounts set by SHC.

Households that receive income assistance from the following programs pay the shelter allowance amount or the SHC minimum rent, whichever is more:

- Provincial Training Allowance;
- Saskatchewan Assured Income for Disability Program;
- Transitional Employment Allowance; or
- Saskatchewan Assistance Program.

Households that receive income assistance from Saskatchewan Income Support pay a rental rate lower than the shelter allowance so they can use the remainder to pay for their own utilities.

### Payment

A tenant must pay rent in full on or before the first day of every month. Tenants are responsible for ensuring their rents are paid.

## Income Inclusions and Exclusions

The following list of income inclusions and exclusions is used to calculate rent. If you have questions about whether a type of income is included or excluded from before-tax household income, please contact your local housing authority. Other sources of income not listed below may also be included in before-tax household income.

### Inclusions

- Regular income, including income earned on-reserve (wages, salaries, etc.)
- Income earned from investments or savings
- Service Canada benefits such as Old Age Security (OAS), the Guaranteed Income Supplement (GIS), the Spouse's Allowance, and Extended Spouse's Allowance
- Retirement pensions, including the Canada Pension Plan (CPP) and CPP disability benefits
- Scholarships, bursaries, or grants received by independent students that are not repayable
- Self-employment income, including farm and business income
- Income from registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), etc.
- Income earned from rental property
- Employment Insurance (EI) benefits and/or an EI training allowance
- Workers' Compensation payments
- Maintenance payments received, whether child or spousal
- War Veterans' Allowance, Civilian War Allowance, Prisoner of War Compensation, or War Disability Pension offered by Veterans' Affairs Canada

### Exclusions

- All income of children under 18
- Capital gains, recaptured depreciation, lump sum payments from insurance settlements, insurance company demutualization, inheritance, disability awards, sale of effects
- Canada Child Benefit
- Family Health Benefits
- GST refunds
- Saskatchewan Low-Income Tax Credit
- Saskatchewan Rental Housing Supplement
- Seniors Income Plan
- Scholarships, grants, bursaries, or other sponsorship up to the amount paid for tuition at a designated educational institution
- Repayable student loans, Lifelong Learning Plan loans, or Home Buyers Plan loans from an RRSP
- Saskatchewan Employment Supplement
- Travel or living out allowances
- Allowances for the care of foster children or the family home care of a family member with a disability
- Lump sum funding (e.g. grants) intended to directly offset the costs of an adaptive device or adaptive service for a person in the household with a disability
- Supplemental assistance from government sources for child care, transportation (if commuting to another community), and special needs
- Working Income Tax Benefit and Working Income Tax Benefit Disability Supplement
- Room and board, where the income of the boarder has been included in household income



## Heating Allowance

Heating allowances might be available to tenants who pay for their own heating costs. The tenant's rent as indicated in the lease includes the heating allowance. SHC sets the heating allowance and bases it on the unit size and the heat source.

## Employment Deduction

To offset employment related costs, an income deduction is available to households with children. Only one deduction will be given per household. To be eligible for this deduction, a household must include:

- two adult tenants who are employed (or are seeking employment) and have at least one child; or
- a single tenant who is employed (or is seeking employment) and has at least one child.

## Rent Reviews

Annual rent reviews are completed to determine whether there have been any changes to before-tax household income that would result in an increase or decrease in rent. The date of this review is stated in the lease.

During the rent review process, all members of the household, except children, must provide current income information. If there has been a change in before-tax household income, this change will be reflected in the rent.

For households that receive income assistance, the rent reviews occur when income assistance benefits change. Tenants must notify the housing authority immediately if a member of the household begins to receive or no longer receives income assistance.

## Rent Reductions

There are two circumstances in which tenants may be eligible for a rent reduction:

1. Before-tax household income has decreased over the previous two months, the decrease in before-tax income will result in a reduction in rent of \$50 or more, and current rent is more than 35 per cent of the household's before-tax income.
2. A non-dependent student has paid tuition from their own resources in order to attend a designated educational institution.

Tenants should report the change in their income within the first seven days of a calendar month in order for the next month's rent to be reduced. The housing authority will process this request according to program policy.

Households that receive income assistance and pay rent based on the shelter rate or households that pay the minimum rent amount are not eligible for rent reductions.

# Health and Safety

In order for properties to remain safe places to live, tenants must conduct themselves in a manner that contributes to a healthy and safe environment. If a tenant has a health and safety concern, the tenant should inform the housing authority immediately.

## Maintenance

Both tenant and housing authority are responsible for ensuring that units and buildings are maintained.

### Tenants

Tenants must maintain their units according to reasonable health and sanitation standards and are responsible for damage to the unit that they or their guests have caused. A tenant must call the housing authority if the unit is damaged and needs to be repaired.

Regular maintenance must be completed by all tenants to ensure that units remain in good condition. Examples of regular weekly maintenance include sweeping or mopping the floors, cleaning the refrigerator or bathroom, taking out the garbage, tidying the unit to avoid clutter, and replacing light bulbs.

### Housing Authority

The housing authority must maintain the rental property and keep it in good repair and fit for use and enjoyment by tenants.

Routine maintenance will be completed by the housing authority as soon as possible to avoid putting the health and safety of tenants at risk. Examples of routine maintenance include fixing dripping taps or replacing a burner on the stove.

Emergency maintenance must be completed by the housing authority immediately because the rental property or the health and safety of tenants is at risk. Examples of emergency maintenance include a unit that doesn't have heat in the winter or a burst water pipe.

## Unit Alterations

Tenants are not allowed to make changes to their units unless they have received the written consent of the housing authority. If a tenant makes changes or alterations to the unit without the housing authority's written permission, then these changes will be considered damages. Examples of changes to a unit include removing light fixtures, painting cabinets, modifying the flooring, or removing doors.

If the housing authority allows a tenant to make changes to a unit, the tenant must reverse the changes at their own expense before they move out. If the housing authority allows changes to the unit to remain after a tenant leaves, the tenant will not receive any reimbursement for making the changes in the first place.

## Defects

If a tenant observes a defect in the unit or building, the tenant must inform the housing authority immediately. This might include water leaking through the ceiling of a hallway, an elevator that is malfunctioning, or a security door that does not close properly.

## Pests

Tenants must cooperate with the housing authority to prevent and treat pests. In order to do this, tenants must inform the housing authority immediately if they see a pest in a unit or the building. Examples of pests include ants, bedbugs, and mice.

## Smoking

Smoking and vaping, including cannabis, are not permitted on SHC property except in designated areas. This includes all buildings, grounds, parking lots, and SHC-owned and leased vehicles – and applies to all tenants, visitors, personnel, and contractors.

## Parking

If a tenant has been provided a parking spot, the tenant may use the spot to park one operable and licensed vehicle. The tenant is not allowed to use the parking spot or the parking lot to repair a vehicle without the housing authority's written consent.

## Pets

Most housing authorities do not allow pets. Please contact the local housing authority to find out more about their pet policy.

# Resolving Issues

An applicant or tenant who has a concern should contact the housing authority manager. If applicants or tenants have a serious concern that has not been addressed by the housing authority manager, they are encouraged to file a written appeal with the housing authority.

## Office of Residential Tenancies

If tenants would like more information about their or a housing authority's legal rights and responsibilities, they may contact the Office of Residential Tenancies (1-888-215-2222). The Office of Residential Tenancies can also assist a tenant and housing authority in resolving a dispute.

# Terminating a Lease

Both the housing authority and a tenant may terminate a lease.

## Tenants

Tenants may terminate the lease if they provide one calendar month's written notice. For example, if a tenant wishes to move out June 30, the tenant must give the housing authority notice no later than May 31. If the tenant provides notice on or after June 1, the tenant will be legally required to pay rent for July in addition to June.

When a tenant moves out of a unit, the tenant must leave the unit clean and undamaged and must return the keys to the housing authority.

## Housing Authority

A housing authority can terminate a lease and evict a tenant for a number of reasons.

The housing authority will give a tenant immediate notice to vacate if:

- the tenant is 15 or more days late paying rent;
- the utility charges are unpaid for 15 or more days after the housing authority has given the tenant written notice to pay them; or
- any other reason permitted by The Residential Tenancies Act, 2006.

The housing authority will give a tenant notice to vacate the unit within one month if the tenant:

- provided false information to the housing authority;
- does not provide income and asset information as required;
- does not notify the housing authority that he or she is in receipt of or no longer in receipt of income assistance;
- permits a person not included in the lease to live in the unit;
- no longer resides in the unit or a person listed in the lease no longer resides in the unit;
- refuses to relocate to a unit that is more suitable for the household size;
- does not pay outstanding charges; or
- breaches any Standard Condition of The Residential Tenancies Act, 2006 or the lease. This includes paying rent late and smoking or vaping anywhere on SHC property other than the designated smoking area.

## Privacy Statement

SHC and its agents acknowledge applicants' and tenants' right to control their personal information. Applicants and tenants have a right to disclose or not disclose personal information. When they disclose personal information, applicants and tenants have a right to control how it may be used and shared.

SHC and its agents will ask for the information required to determine applicants' eligibility, assess their needs, and understand their preferences only, nothing more. We will protect and keep confidential all information entrusted to us by applicants and tenants.

To receive program benefits, applicants and tenants must provide all required information.

## Contact