



THE AGENCY
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RENTAL ASSISTANCE PROGRAM

Rental Assistance Program Manager Resources

Reference Guide - <https://assets.cmhc-schl.gc.ca/sites/cmhc/nhs/federal-community-housing-initiative/fchi2-reference-guide-en.pdf?rev=3889eb08-2887-44a0-b1bc-6aa5828f86ba>

All new co-op employees and anyone administering subsidies should familiarize themselves with this guide, which provides an overview of the Rental Assistance Program. It also lays out the program's rent-calculation rules and annual reporting requirements, including details on filing an Action Plan.

Please do not print the Reference Guide. Remember that CMHC updates it from time to time in response to program changes. Instead, we recommend saving the link and downloading the guide whenever you review or update your rental-assistance calculations.

Online Calculator & Rental Assistance Claim/Reconciliation

<https://www.agency.coop/media/1339/download?attachment> (Quick Guide)

Currently, the Agency sends a new link to your co-op every year, which takes you to the Online Calculator. This link gives access to confidential information and should only be shared with individuals who are authorized to complete rental assistance calculations.

To increase security, the Agency is planning to give your co-op the power to authorize a specific person to access this information with a unique username and password. You will hear more about this soon.

Your co-op should no longer be using CMHC's Rental Assistance Excel worksheets. Please use the Agency's Online Calculator to complete all rental assistance calculations.

Your rental assistance claim (also called a reconciliation) must be submitted online no later than two months after your co-op's fiscal year end. Your auditor



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will not be able to file your annual information return (AIR) until the claim/reconciliation has been accepted by the Agency.

Request for Rental Assistance – Annual Household Declaration -

<https://assets.cmhc-schl.gc.ca/sites/cmhc/nhs/federal-community-housing-initiative/fchi-request-rental-assistance-en.pdf?rev=ea8a25d8-77a5-4886-976e-6c266bbb499c>

- Any household receiving, or wishing to receive, rental assistance must complete this form.
- Members must report changes in their income or family composition as soon as they occur.
- A new Annual Household Declaration is required for any midyear change or internal transfer, and when completing the annual review of income.
- We recommend saving the link above on your computer, rather than the form itself. That way, you'll avoid using an out-of-date or discontinued form.

Key Program Rules and Information

Annual Rental Assistance: The annual rental assistance is set at the time of enrollment and appears in Schedule B of your co-op's Rental Assistance Agreement. This amount is reviewed annually and reset as needed, CMHC's budget permitting.

Co-ops can request an increase to the rental assistance amount between reviews by contacting CMHC at fchi2-iflc2@cmhc-schl.gc.ca.

Base Number of Units: The base number of units is set at the time of enrollment. CMHC guarantees the level of rental assistance for the base number of units when using a rent-g geared-to-income rate of 30 per cent. Co-ops can subsidize more units if funds allow. (Some conditions apply.)

Co-ops can request an increase in the base number by contacting CMHC at fchi2-iflc2@cmhc-schl.gc.ca.

Rent Geared-to-Income Rate (RGI): Co-ops have the flexibility to set the rent-g geared-to-income rate between 25 and 30 per cent. They will receive the amount of rental assistance needed for the base number of units at an RGI rate of 30 per cent. Co-ops using an RGI rate lower than 30 per cent will need to cover any



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differences with an internal subsidy if the rental assistance amount does not meet the annual needs of eligible households or those of the base number of units.

Utility Allowances: Utility allowances are set by CMHC and updated each spring. These allowances cannot be amended or revised. Eligible allowances are for heat and hot water only.

Electricity is not an eligible allowance. If electricity is included in the full occupancy charge, a surcharge to the adjusted housing charge is applied to the household.

Minimum Housing Charge: The minimum housing charge is set at 25 per cent of the adjusted full occupancy charge. The minimum housing charge calculation cannot be revised or amended.

The adjusted full occupancy charge is calculated as follows:

- full occupancy charge
- minus heat and hot water, regardless of their inclusion in the full occupancy charge
- minus electricity, but only if included in the full occupancy charge (no deduction applies if it is not included in the full occupancy charge)
- minus a maximum of 20 per cent of other services (cable, internet, et cetera) included in full occupancy (no deduction if no other services are included in the full occupancy charge)

Twenty-five per cent of the remaining amount is the minimum housing charge.

Social Assistance with Shelter Component: Specific rules apply to members receiving social assistance with a shelter component. The program rules allow for special allowances where a member must pay for a specific service that the shelter component is intended to cover. CMHC sets these special allowances, which cannot be changed or revised. The special allowances are for services such as electricity, water and sewer, garbage and recycling, insurance, telephone for a security system or intercom requiring an active phone line, and, for Ontario residents only, a laundry allowance. To be eligible for such allowances, a member must receive a bill or invoice and pay directly for these services to the service provider.



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Over Housing Requirement: Based on the occupancy standards Co-ops manage this according to their own policy. CMHC's Reference Guide provides examples of exemptions but the list does not cover everything. The Agency does not provide advice on exemptions or draft co-op policies.

Occupancy Standards: The occupancy standards are published and included in the Reference Guide.

Action Plan: This is a unique program requirement. Co-ops file a three-year Action Plan, with annual updates, one year after joining the Rental Assistance Program. The intention of the Action Plan is to help co-ops plan ways to improve and strengthen one or more of the focus areas of Governance, Social Inclusion, Financial Viability and Asset Management. Co-ops identify and set their own goals but must include at least one goal from any one of these four main focus areas. A fifth optional focus area (Environmental Sustainability) is also included. Co-ops can use their annual updates to change or postpone their goals or to add or delete goals. A new Action Plan is due every three years.

Voluntary Self Assessment Questionnaire: To help your co-op identify your goals, the Agency has developed a self-assessment questionnaire that walks you through a series of questions. Using the questionnaire is voluntary. Your co-op can answer some or all of the questions in each section or skip a section entirely. The questionnaire is an excellent resource for the board of directors during their annual planning session.

Annual Audit AIR Filings: Co-ops are required to file their signed audited financial statements and annual Information return (AIR) no later than four (4) months after the fiscal year end. Property managers or onsite staff need to begin preparing for the audit one month before the fiscal year ends by scheduling the auditor's site visit and the board meeting at which the auditor will present the draft statements. This will ensure timely filings.

As a reminder, your auditor will not be able to file your AIR until the Rental Assistance Claim/ Reconciliation has been accepted by the Agency.

For more information please contact us at info@agency.coop.



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Links to Previous Rental Assistance Webinars

- Reference Guide Webinar: https://www.youtube.com/watch?v=UrW-9OU_fXE
- Program Overview: <https://www.youtube.com/watch?v=vY9070be6nk>
- Self Assessment and Action Plans:
<https://www.youtube.com/watch?v=Tmfdc3NLdtk>
- Online Calculator Webinar:
<https://www.youtube.com/watch?v=LTQqIGm5Mok&feature=youtu.be>

Links to Previous Rental Assistance Webinars

- Who Does What: <https://www.agency.coop/media/1215/download?attachment>
- A Conversation about Income Verification:
<https://www.agency.coop/media/1111/download?attachment>
- Over-Housing under the Rental Assistance Program:
<https://www.agency.coop/media/1093/download?attachment>
- Fluctuating Income and Income Averaging:
<https://www.agency.coop/media/1297/download?attachment>
- Action Plan Basics:
<https://www.agency.coop/media/1262/download?attachment>
- Sample Action Plan Goals:
<https://www.agency.coop/media/1302/download?attachment>
- Social Assistance with a Shelter Component:
<https://www.agency.coop/media/1422/download?attachment>



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Other Important Resources

The other important resources we recommend for new employees, or for those new to working with the Agency, are our Q&As. The Q&As will explain the annual information return (AIR), Risk Report, Performance Report, Physical Condition Inspection and Rating, and the client website. We also have a Q&A about who we are and what we do.

Below are the links to the most useful Q&As for administrators of the Rental Assistance Program and links to other Q&As that are important for anyone new to working in housing.

- This is the main link to our resources: <https://www.agency.coop/resources/qas>.
- Q&A – Agency: <https://www.agency.coop/media/543/download?attachment>
- Q&A – Annual Information Return:
<https://www.agency.coop/media/545/download?attachment>
- Q&A – Risk Assessment:
<https://www.agency.coop/media/1075/download?attachment>
- Q&A – Physical Condition:
<https://www.agency.coop/media/478/download?attachment>
- Q&A – Performance Report:
<https://www.agency.coop/media/1082/download?attachment>
- Q&A – Client Website:
<https://www.agency.coop/media/1032/download?attachment>