

1. Authority

1.1. This Policy is issued under the authority of the Yukon Housing Corporation (YHC) Vice-President of Operations, pursuant to the Rent-Geared-to-Income (RGI) Housing Program approved by YHCs Board of Directors on October 27, 2021.

1.2. *Housing Corporation Act, RSY 2002, c. 114:*

4 (2) Without restricting the generality of subsection (1), the corporation may undertake, carry to completion, or assist in the provision, development, maintenance, and management of housing

a) generally;

b) for families and individuals;

c) for employees of the public service;

d) for students;

e) for senior citizens; and

f) for families and individuals receiving social allowances or social assistance.

2. Purpose

2.1. The purpose of this policy is to explain how rent is determined under the RGI program.

2.2. This policy aims to ensure fair and equitable rental rates are being charged and to reduce paperwork both for tenants and for YHC staff.

3. Application

3.1. This policy applies to YHC housing units rented under the Community Housing framework under the RGI Program.

3.2. The terms of this policy form part of every Tenancy Agreement under the Program and are incorporated into those agreements by reference.

4. Definitions

4.1. "Excluded income" means income that is not considered in the rent assessment process under the Program;

4.2. "Household" means a person or group of persons who occupy a dwelling.

- 4.3. "Included income" means the income of the Tenant and of any of the Permitted Occupants that is assessable under this policy for the purpose of calculating the income that will be used to assess the rent payable for a Unit.
- 4.4. "Notice of Assessment" means the document by that name issued annually by the Canada Revenue Agency to an individual upon that individual having filed a tax return for the previous year.
- 4.5. "Notice of Reassessment" means the document by that name issued from time to time by the Canada Revenue Agency to an individual as the result of a reassessment of that person's tax return for a tax year.
- 4.6. "Permitted Occupants" has the same meaning as in the Tenancy Agreement.
- 4.7. "Premises" means the premises defined in the Tenancy Agreement and for greater certainty the premises includes any balcony, porch, patio, or fully enclosed outdoor area adjacent to and accessible from the dwelling.
- 4.8. "Program" means YHC's Rent-Geared-to-Income Housing Program.
- 4.9. "Social Assistance" means financial aid provided to help people who do not have enough money to live on as defined under Yukon's *Social Assistance Act*.
- 4.10. "Tenancy Agreement" means the agreement between the tenant and Yukon Housing Corporation for possession of residential premises.
- 4.11. "Tenant" means a person who has been granted a temporary right of occupancy, subject to the terms of the Tenancy Agreement.
- 4.12. "Unit" means a separate building, or a distinct portion of a building, designed to be a dwelling by YHC.
- 4.13. "YHC" means Yukon Housing Corporation.

5. Rental rates

- 5.1. The rent payable under the Program is based on:
 - 5.1.1. 25% of the Included income, as calculated in accordance with section 7 and 8 below; OR
 - 5.1.2. the agreed upon rental rates as listed on the Social Assistance rental rates and electrical credits form, determined by HSS and YHC, when a tenant is receiving Social Assistance.

- 5.2. Rent is not based on Excluded income as per section 8.
- 5.3. Subject to this policy , rent will generally be calculated annually and take effect on September 1 of each year for a 12-month period, unless a tenant is receiving Social Assistance in which case rent will be calculated on a monthly basis as per section 5.1.2.
- 5.4. Reductions in the rent payable will be considered if the tenant's income drops by 20 percent or more and their rent will be assessed monthly as per section 13 in this policy.

6. Persons whose income is assessable

- 6.1. Except as otherwise outlined in this policy, anyone residing in a YHC unit aged 19 or older will be considered a person whose income is assessable for the purpose of determining the rent payable under this policy.
- 6.2. Income earned by anyone residing in a YHC unit aged 19-25 and enrolled in full-time studies will not be counted in the RGI calculation for that unit, unless that person is a named tenant.
- 6.3. Income earned by anyone residing in a YHC unit who is less than 19 years old will not be assessed for the purpose of calculating rent, unless that person is a named tenant.

7. Included income

- 7.1. Included income is based upon the gross income as reported on line 150 of any Notice of Assessment or Notice of Reassessment as issued by Canada Revenue Agency.
- 7.2. Where income is assessed monthly (per section 13), the following sources of income are included in the calculation of included income:
 - 7.2.1. Salary
 - 7.2.2. Wages
 - 7.2.3. Commissions
 - 7.2.4. Rent revenue
 - 7.2.5. Investment income
 - 7.2.6. Part-time earnings
 - 7.2.7. Tips

- 7.2.8. Alimony payments received from separated or divorced spouse
- 7.2.9. Employment insurance benefits
- 7.2.10. Old Age Security (OAS) pension
- 7.2.11. Yukon Seniors Income Supplement (YSIS)
- 7.2.12. Guaranteed Income Supplement
- 7.2.13. Canada Pension Plan (CPP)/Québec Pension Plan (QPP)
- 7.2.14. Elders Benefit (for Elder's whose Land Claim has been settled)
- 7.2.15. Private pensions or annuities
- 7.2.16. Income, in whatever form received, of children and dependents of the household
- 7.2.17. Training allowance provided to an adult
- 7.2.18. Scholarship provided to an adult
- 7.2.19. Honorariums

8. Excluded income

8.1. Sources of income excluded from the calculation of RGI rates are as follows based on self-disclosure with supporting documentation; or based on detailed notice of assessment if provided by the client:

- 8.1.1. Child tax credit (deduct if they were included previously)
- 8.1.2. Child support payments received from a separated or divorced spouse
- 8.1.3. Living-out or travelling allowances of any household member
- 8.1.4. Lump-sum payments received from insurance settlements (other than Employment Insurance). This does not include payments that will continue monthly.
- 8.1.5. Inheritance
- 8.1.6. Lump-sum disability awards. This does not include payments that will continue monthly.
- 8.1.7. Sale of effects
- 8.1.8. Where training allowance is provided, the cost of tuition, books and childcare, if specified on the training allowance form. The tenant must

provide a receipt to prove payment of this. If the amount paid is less than the amount specified on the form, then that is all that is allowed.

- 8.1.9. Capital gains
- 8.1.10. The income, in whatever form received, of children or dependents who are in full-time school attendance
- 8.1.11. GST rebate or income tax refund
- 8.1.12. Money received for the care of foster children
- 8.1.13. Self-employed business expenses
- 8.1.14. All tax-exempt income sources, as determined by the Canada Revenue Agency (e.g. veteran's disability pension) are automatically excluded as these are not included in line 150 of a Notice of Assessment.

9. Required information

- 9.1. Every tenant, including those who are self-employed, must provide a copy of their Notice of Assessment to YHC by June 30 of each year.
- 9.2. Every permitted occupant, including those who are self-employed, and whose income is assessable for the purpose of determining the Household's included income must provide a copy of their Notice of assessment to YHC by June 30 of each year.
- 9.3. Every tenant and every permitted occupant whose income is assessable for the purpose of determining the household's included income must provide a copy of every Notice of Reassessment received by them to YHC within two weeks of their receipt of same, provided that same is in respect of a year in which that person was an occupant of a unit, or the year immediately prior to that person having become the occupant of a unit.
- 9.4. Tenants who have excluded income must provide proof of the amount of that excluded income and of the nature of it to YHC staff prior to June 30 of each year.

10. Failure to supply required information

- 10.1. YHC will terminate any Tenancy Agreement where any person whose income is assessable under this policy has not complied with section 9.

- 10.2. Tenants who are found non-compliant will be given a first-offence warning letter reminding them of the terms of the Tenancy Agreement related to rent assessment, and a second notification will be sent if the tenant continues to be non-compliant with the policy, advising them that the third notification will be their eviction notice.
- 10.3. Failure of a tenant to comply with tenant responsibilities outlined in this policy within a reasonable time after YHC provides written notice will result in termination of tenancy.

11. YHC staff responsibilities

- 11.1. YHC staff has the following responsibilities under this policy:
 - 11.1.1. Communicate the Rent Assessment policy to existing tenants and prospective tenants.
 - 11.1.2. Ensure that the YHC adheres to all bylaws and regulations enacted by the YHC Board and local authorities, as well as territorial legislation.
- 11.2. The Director of Housing Operations has the authority to make decisions contrary to this policy, upon consideration of a tenant's extenuating circumstances pertaining to rent assessment, on a case-by-case basis.

12. Tenant responsibilities


- 12.1. Every tenant is required to:
 - 12.1.1. Annually complete and submit their income tax return on time;
 - 12.1.2. Ensure that every other of the permitted occupants whose income is assessable under this policy annually completes and submits their income tax return on time;
 - 12.1.3. Provide the information required from time to time under this policy to YHC on time;
 - 12.1.4. Notify YHC staff if the tenant wishes to apply for a reduction in rent based upon a change in income and to provide any required supporting documentation; and
 - 12.1.5. Notify YHC staff if they are aware of an upcoming significant life change that will impact their ability to pay the currently assessed rental rate for the unit (e.g., job loss, treatment for illness that requires a reduction in work).

13. Monthly rent assessment

- 13.1. Rent assessments will be managed on a month-to-month basis for YHC tenants receiving Social Assistance benefits and those tenants who have been approved for rent reductions.
 - 13.2. Tenants receiving Social Assistance benefits must provide documentation of receipt of Social Assistance benefits in the form of a budget sheet or data decision sheet. Failure to provide documentation of receipt of Social Assistance benefits may result in eviction.
 - 13.3. Tenants who are being assessed monthly due to an income drop of 20 per cent or more will be required to report all income for the previous calendar month on the first day of each calendar month.
 - 13.4. Temporary reductions in rent will be approved for a total period of 3 months, at which time the Tenant requesting the rent reduction will be required to resubmit income verification.
 - 13.5. If a Tenant's income returns to the original monthly income level, they will resume paying the monthly rent rate that was calculated based on their notice of assessment and/or reassessment immediately and their file will not require monthly monitoring.
 - 13.6. Tenants who claim no income must be assessed on a monthly basis and cannot declare that they will receive no income in future months.
 - 13.7. Tenants who claim no income for more than three months must provide Housing Operations staff with suitable documentation of the Excluded Income they have received during that three-month period.
- 14. Seasonal workers and self-employed individuals**
- 14.1. If an individual's work is seasonal (i.e., occurring every year for select months) or if they are self-employed, rent rates will continue to apply as per section 5.
 - 14.2. All Tenants, including seasonal and self-employed individuals, must apply for rent reductions and are not automatically eligible for a rent reduction.
 - 14.3. YHC may request a list of revenues and expenditures from the seasonal worker or self-employed individual requesting a rent reduction and will determine eligibility of each Tenant on a case-by-case basis.
- 15. Policy review**
- 15.1. This policy shall be reviewed as required to ensure its effectiveness.



Yukon Housing Corporation
Operational Policy
Rent Assessment Policy

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 <i>Signature, YHC Vice-President Operations</i>		

Related policies:
RGI eligibility policy