



The Social Housing Program

What is the Social Housing Program?

The Social Housing Program provides safe and adequate rental housing to individuals and families in need. The program is intended to serve households with low incomes, with priority given to:

- seniors (55+);
- families with children or other dependants;
- individuals with disabilities; and
- individuals who cohabitate (live together) to provide needed support to one or more household members.

Rent for a housing unit is based on before-tax household income.

The Social Housing Program is available in more than 260 communities across Saskatchewan. Rental units are owned by Saskatchewan Housing Corporation (SHC) and managed by local housing authorities. To find a housing authority in your community, visit www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes.

The Social Housing Program is possible through contributions by the federal, provincial, and municipal governments.



Introduction

The Social Housing Handbook provides details about the Social Housing Program. It covers information such as program eligibility, how units are allocated, how rent is calculated and tenant expectations. It also explains why applicants and tenants must disclose personal information and how that information is used to assess housing need. This document is not part of the lease.

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

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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, including:

- the Seniors Housing Program, the Affordable Housing Program, or the Life Lease Program. For more information about these programs, contact your local housing authority or visit www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing.
- the Saskatchewan Housing Benefit. For more information about this benefit, contact SHC at 1-844-787-4177 or saskhousingbenefit@gov.sk.ca or visit www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/saskatchewan-housing-benefit.

Income Limits

To qualify for the Social Housing Program, a household's before-tax household income must be below the program's income limits. Before-tax household income refers to the amount of money a household earns before income tax deductions.

All members of the household, with the exception of children, must provide current before-tax household 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 sources of income.
- A recent income assistance benefit summary can be used to verify income for households that receive Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID) benefits.

Income limits are determined by household type, the number of children or dependants in the household, and whether a member of the household has a physical disability. Housing authorities can provide applicants with information about income limits that apply to their household.

Asset Limits

To qualify for the Social Housing Program, households must have assets below the program's asset limits.

Assets refer to the cash, investments, and property that members of a household 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 a car can be sold for \$2,000, and there is an outstanding loan of \$1,200 on it, the value of the car to the owner is \$800.

Asset limits are determined by household type. Housing authorities can provide applicants with information about the asset limits that apply to their household.

Assets include:

- 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 (GICs), money market funds, shares, stock options, warrants in a business, mineral rights, oil and gas leases
- Real Estate: primary residence and any other land and buildings, including farmland, 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
- Vehicles: primary vehicle if its value is greater than \$30,000, secondary vehicles, including business vehicles, recreational vehicles, including boats, trailers, all-terrain vehicles, etc.
- Valuable personal effects over \$10,000: jewelry, antiques, collections, etc.
- Tools of the trade: Tools, machinery, computer, electronics, musical instruments, etc.

References

To determine eligibility, applicants must also 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.

Household Members

For program eligibility purposes, SHC uses the following definitions for a child, full-time student, and a dependant.

Child

A child is a member of the household who is 18 years or younger, unmarried, and living at home. For the purpose of eligibility, this definition also includes an unborn child in the third trimester.

Children must be in the legal custody of a member of the household at least 50 per cent of the time or a member of the household pursuant to *The Child and Family Services Act*.

Full-time Student

An individual is considered a full-time student if their program of study leads to a certificate, diploma or degree. The student must be considered a full-time student by their educational institution.

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, child, grandparent, sibling, 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 income calculation purposes.



Unit Prioritization & Allocation

Prioritization

Households are prioritized for the Social Housing Program based on need. Each application is assessed impartially using a point-score system. The point-score system assesses need according to three criteria:

- **Adequacy:** Is the applicant or household homeless or do they live in a home that puts their health or well-being at risk?
- **Suitability:** Does the current home meet the needs of all household members?
- **Affordability:** Are the current shelter costs more than 30 per cent of the before-tax household income?

Housing authorities will ask applicants questions to determine their need according to these criteria and assign a point score to the household.

Allocation

Housing authorities maintain lists of approved applicants and allocate suitable units to applicants with the highest point scores. Housing authorities use this process to make sure that households in the greatest need of housing are allocated units as soon as possible. Units are not allocated on a first-come, first-served basis.

SHC must ensure that the Social Housing Program benefits as many individuals and families in need as possible. Where possible, households will be placed in units that have an appropriate number of bedrooms for the household size. However, housing authorities may place a large family in need of housing in a unit with fewer bedrooms if the family is agreeable.



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 states the rent amount, lists all members of the household, and explains obligations and regulations of tenancy. 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.

Security Deposits

New tenants must provide a security deposit for their unit. The security deposit is equal to one month's rent or to the current minimum rent set by SHC. New tenants must provide at least \$125 when they sign their lease; the remaining balance must be paid within two months of possession date. Tenants who receive income assistance might be eligible for benefits to cover their security deposit and/or other moving expenses; contact the Ministry of Social Services at 1-800-221-5200 for more information.

Tenant Insurance

SHC recommends tenants purchase insurance so they are protected in the event of a fire or other incident. Tenant's insurance can include:

- tenant liability insurance, which protects a tenant from having to pay damages for unintentionally injuring another person or damaging another person's property;
- coverage for living expenses if a tenant must move out of their unit because of an emergency or evacuation order;
- replacement cost for personal belongings if damaged during an emergency, such as fire, water damage from burst pipes, wind storms and more.

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

Rent

Rent Calculation

Rent is based on a household's before-tax income. To calculate rent, the housing authority adds up all forms of household income included for rent calculation purposes and sets rent at 30 per cent of this total. Some forms of income are not included for rent calculation purposes. See Appendix A for a list of income inclusions and exclusions.

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

Households that receive income assistance from the Saskatchewan Income Support (SIS) program or the Saskatchewan Assured Income for Disability (SAID) program pay a set rent based on their benefits.

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.

Heating Allowance

Heating allowances might be available to tenants who pay for their own heating costs. Heating allowances are provided to tenants in the form of a reduction to the rent amount, which is listed in the tenant's lease. SHC sets heating allowance rates based on unit size and heating source.

Employment Deduction

To offset employment-related costs, an employment 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 seeking employment) with at least one child; or
- a single tenant who is employed (or seeking employment) with 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 (SIS or SAID), the rent reviews occur annually and/or 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:

- a household's before-tax income has decreased over the last complete month, and the decrease in before-tax income will result in a reduction in rent of \$50 or more; or
- a non-dependent student has paid tuition from their own resources to attend a designated educational institution.

While a rent reduction can be requested at any time, 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.

Rent reductions because of a decrease in household income will be in place for a three-month period. Tenants may receive four rent reductions within a twelve-month period (one per three-month period).

Households that pay a set rent based on their income assistance benefits and households that pay the minimum rent are not eligible for rent reductions.



Health and Safety

In order for social housing 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 the tenant and the housing authority are responsible for ensuring that units and buildings are maintained.

Tenant Responsibilities

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 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 Responsibilities

The housing authority must maintain the rental property and keep it in good repair for tenants. Housing authorities complete both routine and emergency maintenance:

- Routine maintenance is done as soon as possible to protect the health and safety of tenants. Examples of routine maintenance include fixing dripping taps or replacing a burner on a stove.
- Emergency maintenance is done immediately because the rental property or the health and safety of tenants is at risk. Examples of emergency maintenance include a burst water pipe or a unit that does not have heat in the winter.

Unit Alterations

Tenants are not allowed to make changes to their units unless they have received written approval from the housing authority. If a tenant makes changes or alterations to the unit without the housing authority's written permission, these changes will be considered damages. Examples of changes to a unit include removing light fixtures, painting cabinets, modifying 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 reimbursements 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 not working, or a security door that does not close properly.

Pests

Tenants must co-operate with the housing authority to prevent and treat pests. 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 social housing properties, including buildings, grounds, and parking lots. This policy applies to tenants, visitors, personnel and contractors. Smoking is allowed only in designated outdoor areas.

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 your local housing authority to find out about their pet policy.

Service Animals and Emotional Support Animals

Housing authorities have a duty to accommodate tenants who need a service animal or emotional support animal.

Housing authorities must allow a tenant to have a service animal with them in their unit if the tenant provides:

- a letter or prescription from a qualified professional stating that the tenant requires a service animal, and
- documentation from a recognized organization as proof of the animal's specialized training as a service animal.

Tenants may request an accommodation to have an emotional support animal. Tenants should speak to their housing authority about the application process and required documentation.

Terminating a Lease

Either the housing authority or the tenant may terminate a lease agreement.

Tenants

Tenants may terminate their lease for any reason 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 all keys to the housing authority.

Housing Authority

The housing authority can provide a tenant an 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 may provide one month's notice to vacate if the tenant:

- provided false information to the housing authority;
- does not provide income and asset information when requested;
- does not notify the housing authority that they are receiving income assistance or have stopped receiving income assistance;
- permits a person not included in the lease to live in the unit;
- 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 conditions of *The Residential Tenancies Act, 2006* or the lease.

Housing authorities work with tenants as much as possible to maintain successful tenancies. If tenants are concerned about a situation that could lead to a lease termination, they should discuss the situation with the housing authority. Often housing authorities and tenants can work out arrangements to continue the tenancy; for example, setting up payment plans.

Transfers

If the size of a tenant household decreases and results in an empty bedroom, the housing authority may ask the household to move to a smaller 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.

Resolving Issues

An applicant or tenant who has a concern should contact their 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

The Office of Residential Tenancies (ORT) is responsible for *The Residential Tenancies Act, 2006*, the legislation governing landlords and tenants. The ORT can provide information about the legal rights and responsibilities of tenants and landlords and can also assist a tenant and housing authority to resolve a dispute.

Tenants can contact the ORT at 1-888-215-2222 or ort@gov.sk.ca.

Privacy Statement

SHC and housing authorities 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 choose to disclose personal information, applicants and tenants have a right to control how the information may be used and shared.

SHC and housing authorities 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

Swift Current Housing Authority

Unit 2 1061 Central Ave. N.

Swift Current, SK

S9H 4Y9

(306) 778-3218

Appendix A

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
- Canada Disability Benefit