



Rental Assistance Program

Program Framework
April 2025



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INTRODUCTION

The Rental Assistance Program provides monthly assistance to help make rents more affordable for eligible British Columbian families with low incomes living in the private market. The program was launched in October 2006 with a goal of addressing a gap in housing support for families who do not live in subsidized housing but continue to face challenges affording market rent, with the aim of improving overall housing affordability.

This framework outlines the key elements, standards and guidelines of the Rental Assistance Program and defines the roles and responsibilities of BC Housing in the delivery and management of the program. It ensures the program is accountable to both the Recipients and the public by providing for the equitable distribution of Benefits in a fair and consistent manner.

PROGRAM PRINCIPLES

The following principles ensure equitable and accountable delivery and management of the Rental Assistance Program. They guide the operation of the program and govern BC Housing's interaction with program Applicants and Recipients.

1. Consistency and fairness in service delivery

- a) BC Housing will provide consistent and fair service to all Applicants and Recipients.
- b) The program will integrate with, and be consistent with, other government programs to the greatest extent possible.

2. Program is accessible and responsive to all eligible families

- a) All eligible families will have an equal opportunity to access the program.
- b) Every effort will be made to respond to the diverse needs of families and reduce barriers to access (e.g., language, physical ability, etc.).

3. Choice, Portability, and self-sufficiency

- a) Benefit is not tied to a unit; eligible families choose where to live in the private market.
- b) If an eligible family moves, the Benefit is portable if all eligibility requirements continue to be met.
- c) The confidentiality of participating families is respected. **Transparency and accountability**
BC Housing will:
 - a) Develop and maintain program policies and procedures.
 - b) Maintain reliable and consistent records.
 - c) Provide clarity to Applicants and Recipients regarding program requirements.
 - d) Monitor the program to confirm that services are delivered effectively and meet the program's objectives.
 - e) Establish quality assurance guidelines for processing Applications.

PROGRAM GOAL, OBJECTIVES, OUTCOMES, MEASURES

Goal

To increase choice, stability and quality of life for low-income working families by expanding the range of housing options and improving opportunities for continued independence. The Rental Assistance Program (RAP) is included in the suite of programs within the housing ecosystem (Figure 1).¹

Figure 1: Housing Ecosystem



Objectives

1. Provide low-income families with rental assistance to make renting in the private market more affordable.
2. Provide timely processing of Applications and response to inquiries.

Outcomes

1. Greater ability for eligible families to maintain housing in the private market due to a reduced Shelter-to-Income Ratio (STIR).
2. Eligible families are provided with a housing option other than subsidized housing and have greater ability to choose which community they live in.

Measures

BC Housing will establish public service standards for Application and Re-Application processing times and responding to inquiries, and measure performance against these standards on a regular basis. In

¹ The housing ecosystem includes emergency shelter and housing for those experiencing Homelessness through to affordable rental housing and homeownership. This diagram illustrates the level of supports and services Individuals may need to maintain a stable housing situation and ranges from housing with integrated on-site programs and services through to independent housing in the private market.

addition, BC Housing will establish an annual target for the number of new households assisted through the Rental Assistance Program.

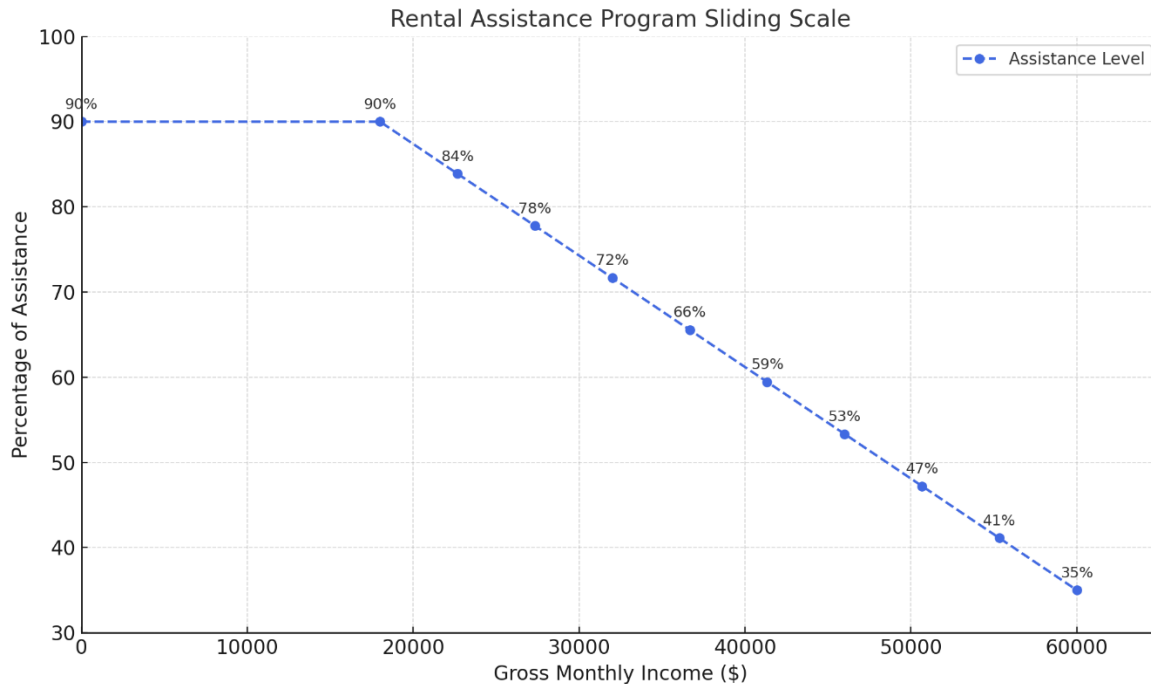
ELIGIBILITY

Applicants must meet the following eligibility requirements:

1. Have at least one Dependent Child.
2. Lived in British Columbia for the previous 12 months.
3. Meet the Canadian Residency requirements.
4. Live in an eligible residence.
5. Have a total Core Household gross annual income below the established limit and not be in receipt of an Income or Disability Assistance from the Ministry responsible for administering the BC Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act.
6. Pay more than 30 percent of gross monthly income toward the Rent for their residence.
7. Have filed a Canadian Income Tax Return for the most recent tax year.
8. Have total Core Household assets less than \$100,000.

KEY PROGRAM ELEMENTS

- The Benefit reimburses a portion (35%-90%) of the difference between 30% of gross Core Household income and the Adjusted Rent.
- The Benefit is calculated on a sliding scale that gives the most Benefit to families with the least income.
- The calculation considers the household size, income, Rent, and is subject to a minimum and Maximum Benefit.



Rental Assistance Program Benefit Formula

For Recipients whose gross household income is less than or equal to the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by 90%.

For Recipients whose gross monthly income is greater than the Base Income, the benefit is calculated by multiplying the Recipient's Rent Gap by the percentage calculated using the following formula

$$90 - \left\{ (adjusted\ income - base\ income) \times \left\{ \frac{55}{maximum\ income - base\ income} \right\} \right\}$$

- *Adjusted Income* is the Recipient's monthly gross household income.
- *Base Income* is \$1,800.00². This amount may be adjusted by BC Housing from time to time.
- *Rent Gap* is the Adjusted Rent minus 30% of the household's Adjusted Income.

² This is a base annual income of \$21,600 divided by 12, effective April 2025. Previously base income was \$12,000 effective September 2018 and \$10,000, effective March 2007.

MONITORING AND REPORTING

BC Housing is responsible for monitoring the effectiveness of the Rental Assistance Program and reporting on several outputs that directly relate to services provided.

1. Internal and external audits may be completed to ensure compliance with the program requirements.
2. BC Housing collects data to track program effectiveness for long term planning.
3. BC Housing regularly reports to the provincial government and the public on the program.

ROLES AND RESPONSIBILITIES

Applicants and Recipients

Applicants and Recipients are responsible for:

1. Locating rental accommodation and paying the full market rent monthly.
2. Submitting a complete Rental Assistance Program Application and supporting documentation required to assess eligibility.
3. Filing an annual income tax return.
4. Submitting an annual Re-Application and supporting documentation.
5. Advising BC Housing when changes occur that may impact eligibility and/or the Benefit amount such as changes to household composition, address, Rent, or income.

BC Housing

BC Housing is responsible for administering the Rental Assistance Program. Its role includes:

1. Employee training.
2. Responding to all program inquiries.
3. Providing clear guidelines and expectations to Applicants and Recipients.
4. Managing and processing Applications and Re-Applications in a timely manner.
5. Determining eligibility and Benefits.
6. Notifying Recipients of any changes to their Benefit.
7. Promoting the program to the public.
8. Coordinating with the Ministry responsible for administering the *Employment and Assistance Act* and the *Employment and Assistance for Persons with Disabilities Act* to ensure smooth transitions between the Rental Assistance Program and income assistance delivered under the Acts.
9. Data collection and analysis.
10. Budget forecasting and monitoring.
11. Audit Recipient files.

BC Housing will maintain a Rental Assistance Program Appeal and Review Committee responsible for reviewing questions or complaints that cannot be resolved by Rental Assistance Program employees.

If a complaint cannot be resolved by the Rental Assistance Program Appeal and Review Committee, the complainant will be referred to BC Housing's Complaint Resolution Committee in accordance with BC Housing's Complaint Resolution Policy.

SIGN-OFF

The Program Framework requires final sign-off by BC Housing's Chief Operating Officer & Executive Vice President.

Graham Leah

Chief Operating Officer & Executive Vice
President, Operations

BC Housing

GLOSSARY OF TERMS

Adjusted Rent – The Adjusted Rent is the amount used to calculate the Benefit and is the lesser of the actual Rent paid (plus the heat allowance where applicable) or the Maximum Rent, based on household type and location in the province.

Applicant – The individual applying for the Benefit. If the individual has a Spouse, the Spouse is also an Applicant.

Application – An Application made by an Applicant who is not currently receiving the Benefit.

Benefit (also known as Rental Assistance) – A monthly non-taxable payment issued to eligible families to help make Rent more affordable.

Core Household – The Applicant, their Spouse (if applicable), and their Dependent Children. Other individuals living in the home are not considered members of the Core Household.

Couple – Two people in a married, common-law, or marriage-like relationship.

Dependent Child –

- A child, stepchild, adopted child, or legal ward under age 19; or
- A child of any age who, because of mental or physical infirmity, is considered a dependent for income tax purposes; or
- A child under age 25 who has provided proof of attending school full time; and
- Is unmarried and not in a common-law relationship.

A Dependent Child must live with the Core Household a minimum of 40% of the time.

Maximum Rent – The maximum Rent allowed for calculating the Benefit. If the actual Rent paid is higher than the Maximum Rent, the Applicant may still be eligible for the Rental Assistance Program, provided they meet all other eligibility requirements. In such cases, the Benefit will be calculated using the Maximum Rent.

Portability – The Benefit is not tied to a specific housing unit and can follow the Recipient if they move to another unit that meets the program eligibility requirements.

Re-Application – An annual Application made by a Recipient.

Recipient – An individual who is eligible for, and receives, a Benefit. For Couples, the Recipient is the person listed as the Applicant on the Rental Assistance Program Application.

Rent – The amount paid monthly by the Core Household, for the occupancy of their primary residence. Rent does not include contributions by Sharers toward the total rental amount or security deposits.

Spouse – Husband or wife through marriage, a common-law partner, or the person with whom the Applicant is living in a marriage-like relationship.