



***Halam Park Housing  
Co-operative Inc.***



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## **Applicant Package**

**Please keep this information package for your own records.**

Please review all documents enclosed, as the decision to further the Application Process to live in Halam Park Housing Co-operative should be made informatively.

# HALAM PARK HOUSING CO-OPERATIVE INC.

## ***MISSION STATEMENT***

Halam Park Co-op will provide affordable housing to a diverse community with neighbours working together in a safe, friendly environment.

## ***VISION STATEMENT***

Best housing option for families, seniors and children

Provide skills and knowledge to progress through life  
(stepping stone)

Engage members

## ***VALUES***

Fairness

Compassion

Democracy

Respect

Integrity

Inclusiveness

Sound financial management

# What is a Co-op?

## AN OVERVIEW OF CO-OPS

- Co-operatives are founded on a basic concept: That people, no matter what economic class or educational level, know what is best for them and can work together to meet their own needs. Collectively, there are over 10,000 co-operatives and credit unions in Canada, providing products and services to over 10 million Canadians. Worldwide, some 750,000 cooperatives serve 730 million members.

### One Member, One Vote

- Co-operatives are owned and operated by their members. This means co-ops are democratically controlled, with each member having a single vote, regardless of his or her investment in the co-operative.

### Working together for a common goal

- Co-ops are an excellent example of democratic principles being applied to economic life. Co-operation means people working together to meet common goals and needs. With a co-operative, people find strength in collective action and the powerful motivation of mutual support. Co-ops are responsible to their own members. Members determine how the co-op is run, elect the Board of Directors and allocate the profits of the co-operative among its member-owners

### The Co-operative Advantage

- Co-operatives and credit unions are community-based organizations that care not only about the bottom lines of their businesses, but also about the needs of their members and the quality of life in their communities. They bring many obvious benefits to their members such as sharing costs or financial dividends. But the process of being an active member brings its own rewards, allowing member-owners to solidify social and economic links in the community. Perhaps most importantly, membership provides a common ground and support to reduce isolation, and build confidence and skills.

## CO-OPS DIFFER FROM OTHER BUSINESSES

- **A Different Purpose:** Co-ops meet the common needs of their members, whereas most investor-owned businesses exist to maximize profit for shareholders.
- **A Different Control Structure:** Co-ops use a system of one-member/one-vote, not one-vote-per-share. This helps them to serve common interests and to ensure that people, not capital, control the organization.
- **A Different Allocation of Profit:** Co-ops and credit unions share profits among their member-owners on the basis of how much they use the organization, not on how many shares they hold.

## **Co-operative Principles: The Short Version**

On September 23, 1995, the International Co-operative Alliance, the body representing co-operatives worldwide, adopted new co-operative principles. They appear in short form below.

### **1. Open Membership**

Co-ops are to open to without exception to anyone who needs their services and freely accepts the obligations of membership.

### **2. Democratic Control**

Co-ops are controlled by their members, who together set policy, make decisions and elect leaders who report to them. Each member has one vote.

### **3. Economic Participation**

All members contribute fairly to their co-ops, which they own in common. Co-ops pay a limited return (if any) on money people have to invest to become members. Surpluses are held for the future and used to improve the co-op's services.

### **4. Independence**

All agreements co-ops sign with outside organizations or governments should leave members in control of the co-op.

### **5. Co-operative Education**

Co-ops offer training to their members, directors and staff. Co-ops tell the public what they are and what they do.

### **6. Co-operation among Co-operatives**

Co-ops work through local, national and international structures to serve the members

### **7. Community**

Co-ops are meeting member's needs in ways that build lasting communities inside and outside each co-op.



# Life at Halam Park Housing Co-operative

Unhappy with the insecurity and expense of renting, many Canadians have turned to housing co-ops for a secure, affordable home in a community setting. It doesn't matter who you are: if you want to live in a co-op and are ready to accept the terms of membership, you are welcome. Housing co-ops are independent and self-directing communities.

This is how Halam Park Housing Co-operative Inc. came to be. The townhouses were originally built in the 1950's and used as homes for Canadian soldiers and their families. Then years later they were sold and turned into housing for civilians. Many families lived here when the owners were looking to sell them again and the people who did live here started to fight to keep their homes. At the end of a long and often tedious fight and with only 39 families left from 96, in 1995 they won and we became Halam Park Housing Co-operative Inc. a non-profit affordable housing co-op.

The people who live here form the membership. Co-op's are controlled by their members with a way and vote in decisions about their housing. There is no outside landlord. However, members do not at any time own their unit. Co-op housing offers a home, not an investment.

There are all kinds of people who live in a co-op and we strive to be a diverse community including families of different income levels and backgrounds. In a typical Canadian co-op, from one-quarters up to as much as three-quarters of households pay a reduced monthly housing charge, based on their income. The others pay the full monthly charge set when the members approve the co-op's yearly operating budget. Housing co-ops operate as close to cost as possible. The full monthly housing charge rises only as the co-op's costs increase and based on the annual inflation factor provided by the government. Government funds over the difference between this payment and the co-op's full charge.

In a non-profit co-op you are:

- A voting member who volunteers to help with co-op operations
- A part of a community where neighbours look out for one another
- Living in housing that will stay affordable because it is run on the non-profit basis and can never be resold

In a housing co-op you have the right to:

- Vote on the annual budget, which sets the monthly housing charges and affects the quality of your housing – for example, how much the co-op will spend on property upkeep
- Elect a Board of Directors made up of people who live in your co-op
- Run the Board of Directors yourself
- Received audited financial statements that show how the co-op spent your money
- Pay only a limited portion of your income for your housing, if you meet certain eligibility criteria
- Live there for as long as you like, if you keep to the by-laws you and your neighbours have put in place

From the outside, a housing co-op looks like the other homes in the neighbourhood. It can be an apartment building, a row of townhouses, or a charming old triplex. Here at Halam Park, what makes it different are not the bricks and mortar but the way its residents share the responsibilities and control their homes.

Halam Park Co-op is more than just a place to live, it is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to the co-operative principles.

*Co-operative Principles of Housing Co-ops:*

- *Open Membership*
- *Democratic Control*
- *Economic Participation*
- *Independence*
- *Co-operative Education*
- *Co-operative Among Co-operatives*
- *Community*

There are four General Member's meetings per year and one member from each household is expected to attend. It is at these meetings where by-laws or any other business is discussed. The members must discuss these changes and vote on them. These by-laws are the rules, regulations, policies, and procedures that govern us. Each household is provided a copy of the by-laws when they move in. One meeting per year the budget is discussed and set for the upcoming year which also includes voting and deciding on housing charge increases. Since we cannot hold a vote for all the members for each decision, and since every group requires a governing body, the co-op members elect from within themselves a Board of Directors. These

seven Directors elected to hold office make all day-to-day administrative and financial decisions. Elections are held every year at one of the General Members meetings.

Across Canada, in 1999 there were over 2,000 housing co-ops with 111,000 members and combined assets of nearly \$5.6 billion. There are housing co-operatives in every province and territory.

Housing co-ops cost less to operate – 20% less than municipal or private non-profit housing and 40% less than public housing (owned by the federal or provincial government), according to a CHMC study of federal co-op housing programs published in 1992.

Housing co-operatives exist for their members' common benefit. Halam Park Co-op promotes individual responsibility, mutual help, democracy, equality, equity, and solidarity. In the tradition of their founders, Halam Park Co-op try to embody the ethical values of honesty, openness and concern for others and for the wider society. Housing co-operatives pursue their aims and give expression to their values by acting on seven principles. These principles date back to the 1840's and the Rochdale Pioneers, but they were last revised in 1995 by the International Co-operative Alliance (ICA). They guide the co-operative movement throughout the world.

Halam Park Housing Co-operative is committed to giving service of the best quality they can at a fair price. Canadian housing co-operatives hold certain aims in common:

- To meet their members' needs
- To be good citizens in a wider community
- To create and conserve housing for future generations

If offered a unit housing unit at Halam Park, you sign an Occupancy Agreement which is a legal binding contract that you will observe and obey the co-op's By-Laws and the Co-operative Co-operations Act which is the governmental body overseeing the operations of all co-op's.

At Halam Park Housing Co-operative, you are required to pay a Member Security Deposit when moving in which is equal to your housing charge payment to a maximum of \$300. Should your housing charges change, you will be required to increase or decrease your deposit accordingly. This deposit is held until you move out of the unit and no damages have occurred, each member over the age of 16 must also pay a one-time \$5 membership fee when accepting a unit.

All monthly housing charges paid by cheque must be brought to the office by the 27<sup>th</sup> day of each month, for the upcoming month it must be dated the 1<sup>st</sup> of that month. Housing charges paid by debit must be done in person at the Office on the 1<sup>st</sup> of the month or prior.

All members providing notice to move out of the co-op must give a minimum of 65 days' notice. Move out notice must be either for the last day of the month or the 15<sup>th</sup> of the month. Notice of move out must be submitted in writing to the Office.

Halam Park Housing Co-operative has ten 2 bedroom units, sixty-four 3 bedroom units, and twenty 4 bedroom units.

Our current Market Value is:	2 Bedroom	\$745
	3 Bedroom	\$803
	4 Bedroom	\$885

All units have hardwood flooring except in the kitchen and bathrooms. The basement is unfinished in most units. If you wish to make any changes in the basement, you must put all requests in writing to the Maintenance Coordinator for approval. The units only have one bathroom. Each unit has a refrigerator and stove and hook ups for a washer and dryer in the basement. For those who don't have a washer/dryer, there are laundry facilities located in the basement of the Halam Park Co-op Community Centre. A key must be obtained from the Office. You are responsible for all utilities such as gas, hydro, water and rental of your hot water tank. You must contact these utilities prior to moving in and have them changed into your name.

If you wish to install a satellite dish, there is a \$100 deposit required and you must request approval from the Office prior to an installation. Each unit has a privacy fence; if you wish to fence in the yard then you will require written permission from the Maintenance Coordinator. A garden can be put in either the front (flower bed) or rear yard (flower/vegetable bed). However, it cannot pass the end of the fence and it is also the responsibility of the member to care for it. Each rear yard has both ½ patio stones and ½ grass area.

In accordance with Halam Park's By-Laws, members are allowed pets. However, they must be registered with the Office and have proper needles. Pet owners must be responsible for their pets. Any damages caused by their pets will be the owner's responsibility to fix at your own cost. Members may only have 3 pets, which is in accordance with the City of Hamilton By-Laws. Caged animals, such as hamster and birds, may be kept in addition to the 3 pets. Both cats and dogs are no allowed to roam the property and must be leashed at all time outside members unit. All members must comply with the poop and scoop By-Law and are to keep their backyards clean. If you are going away it is your responsibility to make sure your animals are properly cared for by a responsible person.

Each unit has been designated with one parking spot on Co-op property. You will be issued a parking pass when you move in, this parking pass must be displayed on the windshield

of your vehicle at all times. The parking areas are monitored and cars will be tagged if not properly stickered. Visitor parking is available on a first come first serve basis and also requires a parking permit to be displayed on the dash.

The main landscaping areas are taken care of by our staff, co-op students, summer hired students, and members. Snow removal is taken care of by staff, or by member assistance. All members must clean your own front steps and salt these areas when icy conditions occur.

The Co-op has a Toddler Park located beside the Co-op's Community Centre, and is for supervised children ages 1-8. We also have a basketball court for our youth. All parks are for use by the Co-op members' children and guests. These parks are unsupervised and, therefore, are at own risk.

Participation is an important part of the operations of Halam Park Housing Co-operative and our community. Each member is asked to volunteer on either a committee or a specific job around the Co-op. We have these committees to keep costs down within the Co-op, so that our housing charges do not go up, and for promoting social ties within our community. There are many committees to choose from, some are: Board of Directors, Membership, Social, Unit Inspections, and Landscaping.

As with any large group of people existing together in a defined area, personal problems can and do occur. Life in a Housing Co-operative requires that each of its members realize that any personal differences must be put aside when dealing with Co-op issues, especially on committees. It is necessary to find a constructive way to put aside issues and work together for the common good of the community. We tend to know and socialize with our neighbours more than we might in another neighbourhood, and so respect for peoples livelihood and privacy must be encouraged. Social interactions are encouraged within the entire complex, and social occasions are planned for all to enjoy.

Another benefit of knowing and working with our neighbor is that we tend to recognize strangers within the Co-op, and watch out for one another's safety and security. We also know all the neighbourhood children, and can step in if their safety is threatened while playing within the Co-op.

Living co-operatively at Halam Park Housing Co-operative, is a decision made because you believe in the concept of working together for the common good and are willing to do your fair share. Your choice is a commitment to this way of life. Like anything, it may have drawbacks, but we feel the benefits are far greater.

# Hallem Park Housing Co-operative

## Personal Information Protection Policy

### What is Personal Information?

Personal Information includes factual or subjective information, recorded or not, about an identifiable individual. This includes information in any form, such as:

- Race, colour, religion, , sex, age, name, ID numbers, income, national or ethnic origin, blood type, sexual orientation or marital status
- Personal opinions or views of the individual except where they relate to another individual
- evaluations, comments, social status, or disciplinary actions
- employee files, credit records, loan records, medical records
- information relating to education or the medical, psychiatric, psychological, criminal or employment history
- any identifying number, symbol or other particular assigned
- address or telephone number

Personal information does not include the name, title, business address or telephone number of an employee of an organization.

### Protecting Personal Information

We understand the importance of protecting personal information and individuals' rights to privacy. However, to effectively operate a housing co-operative there is a need for the organization to collect, use or disclose personal information. Thus, we take certain steps in establishing rules for handling personal information which would include, but is not limited to, the following:

1. The co-op will store personal information securely to prevent unauthorized use.
2. Paper information is either under supervision or secured in a locked or restricted area.
3. Electronic hardware is either under supervision, or secured in a locked or restricted area and is password protected or encrypted.
4. Paper information is transmitted through sealed, addressed envelopes.
5. Electronic information is transmitted through direct lines.

6. External consultants, professionals, and government agencies with access to personal information will provide us with reasonable privacy assurance as stated in the Act.

### **What Will Be Collected and Shared**

1. The co-op shall only collect the personal information that is required to ensure sound management of the co-op and to fulfill its obligations to its members and the government.
2. The co-op under the HOUSING SERVICES ACT may collect and use personal information from individuals who make an application for subsidy, in order to make determination regarding eligibility or continuing eligibility for such subsidy.
3. The co-op shall use and share personal information only with the agreement of the individuals concerned unless the information is needed for the collection of arrears which is excluded in this Act. The co-op also discloses debt information to credit collection agencies and other individuals in order to recover debts.
4. Individuals will, on request, have access to any personal information about themselves that the co-op has. The co-op will correct any errors in personal information that the individual brings to its attention.
5. The co-op may use personal information without the individual's knowledge or consent only:
  - for an emergency that threatens and individuals life, health or security
  - if it is publicly available
  - if use is clearly in the individual's interest
  - if the co-op has reasonable grounds to believe the information could be useful in an investigation related to federal, provincial or foreign law
6. The co-op may disclose personal information without the individual's knowledge or consent only:
  - to a lawyer representing the co-op
  - to collect a debt owed
  - to comply with a subpoena or warrant
  - all of the above in #4

### **Who Will Access Have Access to Personal Information**

1. Staff are trained to collect, use and disclose personal information only as necessary to fulfill their duties in accordance with our privacy policy.
2. The co-operatives Board of Directors, Treasurer and Committees will have access to information only to fulfill their duties in accordance with our privacy policy.

### **Retention and Destruction of Personal Information**

We will retain personal information only as long as it is needed and as required under our responsibilities to government agencies.

We will remove such information when it appears that they will not be needed any longer.

We destroy paper files containing personal information by shredding. We destroy electronic information by deleting it and, when the hardware is discarded, we ensure that the hard drive is physically destroyed or completely reformatted.

### **Disclosure of Debt Owning**

I(We) give your consent and authorization to Halam Park Housing Co-operative Inc. to disclose to municipal, provincial or federal departments and any agency that assists in the provision of social housing, social agencies which provides social assistance, or any credit information company, a collection agency, to any private or social housing landlord, any Consolidated Municipal Service Manager or District Social Services Administration Board and the Province-wide Arrears Database, all information regarding outstanding debts owed to the co-op by our household. This information will be used by the individual Co-ordinated Access systems in the Province of Ontario, as part of the screening process for applicants for social housing and for the collection of arrears.

This consent is given under the provisions of the Personal Information and Electric Document Act. This consent is valid until revoked in writing. A member may at any time request that the Privacy Officer provide information about the data collected and retained with respect to the member or prospective member, and may also obtain a Privacy Complaint Form for the purpose of resolving disputes with respect to the use of the said information.

### **Personal Information Officer**

The Personal Information Officer will ensure that the co-op follows the Personal Information Protection and Electronic Documents Act and its principles. They will receive and follow up on any inquiries or complaints about how the co-op collects, uses and shares personal information. Ultimately the co-op as an organization is responsible to comply with the Act.

All complaints must be in writing addressed to the Personal Information Officer clearly identifying the breach and submitted to the co-op office. The co-op has designated the Corporate Secretary as the Personal Information Officer. All complaints will be reviewed, answered and hopefully resolved within a reasonable time frame of 30 days.

It is an offence to destroy personal information that an individual has requested, obstruct a complaint investigation or audit or retaliate against an employee who has complained to the Privacy Commissioner.

Approved by the Board of Directors at a duly constituted meeting held on March 9th, 2004.

Amended by the Board of Directors at a duly constituted meeting held on May 28<sup>th</sup>, 2007.

Confirmed by two-thirds of the votes cast at the General Meeting of the Members held on July 30<sup>th</sup>, 2007.

Approved by the Board of Directors at a duly constituted meeting held on May 22<sup>nd</sup>, 2014.

Confirmed by two-thirds of the votes cast at a General Meeting of the Members held on July 28<sup>th</sup>, 2014.

# Proof of Income

PLEASE NOTE: The below income assessments indicate which required documents are necessary.

Income or Assets	Proof Required (for all Tenants not paying Full Market Rent)
<b>Employment</b>	
<ul style="list-style-type: none"> <li>• Full-time, part-time, casual, seasonal, overtime</li> <li>• Commissions, tips, bonuses</li> <li>• Illness and disability pay</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Letter from employer or agency</b> indicating gross income or average earnings and length of employment; or</li> <li>• <b>Pay stubs</b> (for at least two months) provided they have some identifiable information on them, or copy of cheque; or</li> <li>• <i>[Name of Organization]</i> can provide you with a "<b>Proof of Employment Income</b>" form for your employer to fill out</li> </ul>
<b>Self-Employment</b>	
<ul style="list-style-type: none"> <li>• Tutoring</li> <li>• Babysitting/Child Care</li> <li>• Taxi</li> <li>• Business</li> <li>• Other</li> </ul>	<ul style="list-style-type: none"> <li>• Self-employed <i>less than one year</i>:                             <ul style="list-style-type: none"> <li>– Affidavit of earnings and expenses sworn before a Notary Public or Commissioner of Oaths.</li> </ul> </li> <li>• Self-employed <i>over one year</i>:                             <ul style="list-style-type: none"> <li>– Financial statements prepared by a public accountant; or</li> <li>– Certified income tax return, and CRA notice of assessment, from the previous year</li> </ul> </li> </ul>
<b>Pensions and Allowances</b>	
<ul style="list-style-type: none"> <li>• Old Age Security (OAS)</li> <li>• Canada/Provincial Pension - CPP, QPP</li> <li>• Pensions - Widow's, Retirement, War Disability, other Country</li> <li>• War Veteran's Allowance (DVA)</li> <li>• Training Allowances</li> </ul>	<ul style="list-style-type: none"> <li>• Cheque stubs or copy of cheque (OAS); or</li> <li>• Direct bank deposit                             <ul style="list-style-type: none"> <li>– copy of pass book entries for previous 3 months or monthly bank statements; or</li> <li>– letter from government agency issuing cheque</li> </ul> </li> <li>• Statement from Canada Employment and Immigration or employer</li> </ul>
<b>Assets</b>	
<ul style="list-style-type: none"> <li>• Interest and dividends from all investments (stocks, bonds, bank/trust/credit union accounts, shares, securities, annuities)</li> <li>• Registered Retirement, Education and/or Disability Savings Plan (RRSP, RESP and/or RDSP)</li> <li>• Real Estate (house, land, cottage)</li> <li>• Guaranteed Income Certificates (GIC's)</li> <li>• Life Insurance (with a cash surrender value)</li> </ul>	<ul style="list-style-type: none"> <li>• Completed "Proof of Assets" form or copies of bank passbook(s) for the last two months for bank accounts only</li> <li>• Copy of RRSP, RESP and/or RDSP Statement</li> <li>• Copy of Real Estate Appraisal(s)</li> <li>• Copy of Certificate(s)</li> <li>• Copy of Insurance Policy(ies)</li> <li>• Copy of T3 or T5 tax form</li> </ul>
<b>Support Income/Payments</b>	
<ul style="list-style-type: none"> <li>• Workplace Safety and Insurance Board (WSIB)</li> <li>• Employment Insurance (EI)</li> <li>• Compensation for Victims of Crime Act</li> <li>• Alimony, child support, separation</li> <li>• Ontario Student Award Program (OSAP)</li> </ul>	<ul style="list-style-type: none"> <li>• Cheque stub or letter from government agency</li> <li>• Sworn affidavit with both the applicant and ex-spouse's signatures or legal document or letter from lawyer</li> <li>• Copy of assessment form and confirmation of other earnings</li> </ul>
<b>Social Assistance</b>	
<ul style="list-style-type: none"> <li>• Ontario Works (OW)</li> <li>• Ontario Disability Support Program (ODSP)</li> </ul>	<ul style="list-style-type: none"> <li>• Drug card and cheque stub</li> </ul>

## **Guidelines for Applying for Subsidized Housing**

If you do not speak English, choose someone you trust to help you with your application and to be your interpreter. Put that person's name and contact information in Section 1. There are also agencies that can help you. If you don't know of any, ask Access to Housing for a list of them.

### **How To Get Help Filling Out the Application Form:**

- Call the information line at 905-524-2228
- Come to our offices at 499 King Street East.  
Business Hours are:  
Monday – Wednesday: 9:00 – 5:00  
Thursday: 8:30 – 5:00  
Friday: 8:30 – 4:00

### **What Is Access To Housing?**

Access to Housing is the point of access for people who want to apply for subsidized housing in the Hamilton area. We maintain a centralized waiting list for more than 11,000 units across the City and we work with a network of agencies and housing providers to help you find housing. Access to Housing is not a landlord. Access to Housing does not offer housing.

### **Who Can Apply For Subsidized Housing?**

1. All members of the household must be:
  - A Canadian Citizen, or
  - A landed immigrant (permanent resident), or an applicant for permanent resident status, or
  - A refugee, or a refugee claimantYou must attach proof of status for each member of your household to your application
2. At least one person in your household must be 16 years of age or older and able to live independently. You must attach proof of age.
3. If you or any member of your household has arrears owing to any social housing provider within Ontario, Access to Housing will require confirmation that the member has entered into an agreement with the housing provider for the repayment of the arrears before we can process your application.
4. Your application will be rejected if any member of the household has been convicted in court or at the Ontario Rent Tribunal within the last 2 years of an offence related to rent-geared-to-housing under section 85 of the SHRA or a crime under the Criminal Code in relation to rent-geared-to-income assistance.
5. If anyone in your household has a financial interest in another home anywhere in the world, you must agree, in writing, to divest yourself of the property within

one-year of getting housed. You do not have to make this decision when you first apply but you will have to make it before you get housed.

**All decisions made by ATH regarding your eligibility to apply for social housing can be APPEALED (are subject to an Internal Review) when requested**

### **How To Fill Out Your Application:**

1. Complete all sections of the application. If any required documents are missing we will advise you in writing that your application is incomplete without placing you on the waiting list.
2. Using the Building Profile Manual located at the Access to Housing Office select where you want to live.
3. Attach all of the documents required. Use the checklist at the back of the application to make sure you have included everything.
4. Mail or deliver your application to Access to Housing at the address in the top right hand corner of this document. You can also fax your application to 905-524-1199.

### **How Long Will You Have To Wait?**

Access to Housing will process your completed application and add you to our centralized waiting list. You will be provided with a copy of "Where Am I On The Waiting List?" This list will provide you with the estimated "wait" for the various projects/units throughout the City.

### **How To Keep Your Place On The Waiting List?**

**Stay Connected.** If your contact information changes, tell us right away. We will make your file inactive if we cannot contact you. You cannot be offered housing if your file is inactive.

**Keep Your Application Up To Date.** The government regulations for social housing make it your responsibility to keep your application up to date. If you do not tell us about changes in your information, you could lose your place on the waiting list. Access to Housing will also review your eligibility once a year.

**Stay Eligible.** Every member of your household must continue to meet the five conditions listed under "Who can apply for subsidized housing?"

**Review Your Needs Regularly.** Review your housing needs regularly and tell us right away if your needs or preferences change. **You may apply for as many projects as you want;** however, you only get three offers of housing. If you turn down three offers (excluding rent supplement units) your name will be removed from the waiting list and you will have to re-apply and start at the bottom of the waiting list again. So contact Access to Housing if you need to update your building selections.

**Permission to Gather Information.** Access to Housing has permission to gather the personal information we ask for in this application under the Social Housing Reform Act, S.O. 2000, c.44, s. 62(2) and 68(2). We will use the information to determine your eligibility for subsidized housing and to compile statistics. We will not identify you in the statistics.

# Ministry of Municipal Affairs & Housing: Guide to Rent-Geared-to-Income Assistance

## Do I qualify for Rent-Geared-to-Income Assistance?

### Provincial eligibility rules: Basic eligibility requirements

Section 7 of O. Reg. 298/01 outlines provincially set eligibility rules that all rent-geared-to-income households must meet. Most of these requirements are set out in subsections 7 (1) and (2), as shown below.

#### O. Reg. 298/01

##### Eligibility requirements

7. (1) Subject to subsection (3), a household is eligible for rent-geared-to-income assistance if,
- (a) at least one member of the household is 16 years old or older and is able to live independently;

#### O. Reg. 298/01, s. 7. (1)

- (b) each member of the household meets at least one of the following criteria:
  - (i) the member is a Canadian citizen,
  - (ii) the member has been granted status as a permanent resident under the *Immigration Act* (Canada), or
  - (iii) the member has made a claim for refugee status under the *Immigration Act* (Canada);
- (c) no deportation order under the *Immigration Act* (Canada) has been made against any member of the household;
- (d) no departure order or exclusion order under the *Immigration Act* (Canada) has become effective with respect to any member of the household;
- (e) in the case of a household other than a special priority household, no member of the household owes arrears either of rent or of money owed as a result of damage caused by a member of the household with respect to any housing project under any housing program, whether administered by the service manager or the Ministry, or if a member of the household does owe such arrears,
  - (i) the service manager is satisfied that extenuating circumstances exist, or
  - (ii) any member of the household has entered into an agreement with the housing provider for the repayment of the arrears and the service manager is satisfied that the member is making or intends to make all reasonable efforts to repay the arrears;

#### O. Reg. 298/01, s. 7. (1)

- (f) in the case of a special priority household, no member of the household owes arrears either of rent or of money owed as a result of damage caused by a member of the household with respect to any housing project under any housing program, whether administered by the service manager or the Ministry, or if a member of the household does owe such arrears,
  - (i) in the case of arrears owed in respect of a unit of which the member and the abusing individual are joint tenants,
    - (A) the service manager is satisfied that extenuating circumstances exist, or
    - (B) any member of the household has entered into an agreement with the housing provider for the repayment of 50 per cent of the arrears and the service manager is satisfied that the member is making or intends to make all reasonable efforts to repay 50 per cent of the arrears, and
  - (B) any member of the household has entered into an agreement with the housing provider for the repayment of 50 per cent of the arrears and the service manager is satisfied that the member is making or intends to make all reasonable efforts to repay 50 per cent of the arrears, and

- (ii) in the case of arrears owed in respect of any other unit,
  - (A) the service manager is satisfied that extenuating circumstances exist, or
  - (B) any member of the household has entered into an agreement with the housing provider for the repayment of the arrears and the service manager is satisfied that the member is making or intends to make all reasonable efforts to repay the arrears;
- (g) one of subclauses (i) and (ii) is true:
  - (i) no member of the household has been convicted of an offence under section 85 of the Act or a crime under the *Criminal Code* (Canada) in relation to the receipt of rent-geared-to-income assistance, and if an individual who was, but is no longer, a member of the household has been convicted of such an offence or crime, the service manager determines that,
    - (A) no member of the household knew that the individual who was convicted of the offence or crime was committing it, or
    - (B) a member of the household knew that the individual who was convicted of the offence or crime was committing it, but the member was not reasonably able to prevent the individual from committing it, or

**O. Reg. 298/01, s. 7. (1) (g)**

- (ii) a member of the household has been convicted of an offence under section 85 of the Act or a crime under the *Criminal Code* (Canada) in relation to the receipt of rent-geared-to-income assistance, but the household has previously been determined to be ineligible for rent-geared-to-income assistance because of that conviction; and
- (h) one of subclauses (i) and (ii) is true:
  - (i) no member of the household has been found by the Ontario Rental Housing Tribunal or a court of law to have misrepresented his or her income or the income of his or her household in relation to the receipt of rent-geared-to-income assistance, and if an individual who was, but is no longer, a member of the household has been found to have made such a misrepresentation, the service manager determines that,
    - (A) no member of the household knew that the individual who was found to have made the misrepresentation was making it, or
    - (B) a member of the household knew that the individual who was found to have made the misrepresentation was making it, but the member was not reasonably able to prevent the individual from making the misrepresentation, or
  - (ii) a member of the household has been found by the Ontario Rental Housing Tribunal or a court of law to have misrepresented his or her income or the income of his or her household in relation to the receipt of rent-geared-to-income assistance, but,
    - (A) the household has previously been determined to be ineligible for rent-geared-to-income assistance because of that finding, or
    - (B) the service manager determines that the member who was found to have made the misrepresentation is an abused member of a special priority household who was forced to make the misrepresentation by the abusing individual. O. Reg. 298/01, s. 7 (1); O. Reg. 85/02, s. 3.
- (2) For the purpose of clause (1) (a),
  - (a) an individual is able to live independently if he or she is able to perform for himself or herself the normal essential activities of day-to-day living;
  - (b) an individual shall be deemed to be able to live independently if the individual is able to live independently with the aid of certain support services and demonstrates that those support services will be provided to him or her when they are required. O. Reg. 298/01, s. 7 (2).

## Plain Language

The eligibility requirements in subsection 7 (1) can be summarized as follows. A household is eligible for geared-to-income assistance if:

At least one member of the household is 16 years old or older and is able to live independently with or without support services.

Each member of the household must be a Canadian citizen, or a landed immigrant, or a refugee claimant.

No deportation, departure or exclusion order has been made against any member of the household.

No member of the household owes money to a housing provider, either rent arrears or as a result of damage that they caused, with a respect to a housing project under any housing program administered by a service manager or the Ministry of Municipal Affairs and Housing . (This Includes money owed with respect to a market and/or geared-to-income unit.)

If a member of the household does owe money for arrears or damage, the service manager has the flexibility to not require payment if it is satisfied that there are extenuating circumstances or if an agreement has been entered into to repay the housing provider. There is a special provision for a special priority household to repay only 50 per cent of the arrears if the unit had a joint tenancy with the abuser.

No member of the household has been convicted of an offence under section 85 of the Act (see above) or a crime under the *Criminal Code* (Canada) regarding the receipt of rent-geared-to-income assistance, or found by the Ontario Rental Housing Tribunal or a court of law to have misrepresented their income for the purpose of rent-geared-to-income.

If a former member of the household were convicted of such a crime, the service manager can determine:

whether or not anyone else in the household knew the fraud was being committed or was able to prevent it; or

if the period of time for which the household cannot reapply has expired (two years unless further extended by a local priority rule); or

whether the household is a special priority household and the member was forced to make the misrepresentation by the abuser.

**If you believe that you are eligible based on the above conditions, you may apply and contact:**

**Access to Housing**

499 King Street East, Hamilton Ontario L8N 1E1

Telephone: 905-524-2228

Fax: 905-524-1199

## **Halam Park Membership Application Process**

1. “Application Package”: Forms are by pick up only when our Office is open. Contact the Housing Administrator (see contact information on first page) to arrange to drop by to collect a package, or have one emailed or faxed to you in special circumstances.
2. “Information Sessions”: A short tour and information session will be conducted with potential applicants, lasting approximately half an hour. Each applicant will receive an Application at the end of the session.
3. Application: Based on type of Membership one is applying to (Market Rent or Rent-Geared-To-Income), the application received at the Information Session must be returned to the Office with all supporting required documents. Each completed application form receives a number according to the order in which it was received by the office; this establishes the order in which units are offered.
4. The application then goes through these steps:
  - Co-op staff will conduct credit and landlord checks. All information is held in strictest confidence by the office.
  - The applicant(s) will be invited to an “Interview Session” with members of the Member Selection Committee. All members of the household 16 and older will be interviewed.
  - The Member Selection interviewers report to their committee, which then makes a recommendation to the Board of Directors. The Board is responsible for accepting new members. Their decision is made based on the Eligibility Criteria. Please note: the process may take several weeks.
  - Applicants who are rejected may appeal. Appeals must be received by the office within 30 days of the Board's initial decision.
5. “Waiting List”: After the Board accepts an application, the household will be placed on the waiting list in date order. When a unit becomes available and the household is at the top of the list, they will be contacted and given the opportunity to accept the unit.