



Tenant Application Information Session

PRINCE EDWARD COUNTY AFFORDABLE HOUSING CORPORATION

What's in this presentation:

- 01 A little bit about what the Housing Corporation does
- 02 How the Application System works
- 03 Talk about the parts of the application
- 04 What to do when you're done: Next Steps



About us

The Prince Edward County Affordable Housing Corporation was created by The County, and is a Municipal Services Corporation. It is a non-profit organization, solely owned by the municipality, with a Board of Directors including two Councillors.

The Corporation's job is to create affordable housing, and support partnerships with property owners and private developers to create new affordable housing units.

We will have 52 units by 2024:

- 40 units in Wellington (1 to 3-bedroom apartments and 4 3-bedroom attached townhomes)
- 12 units in Picton of studio and one bedroom apartments

What do we mean by affordable housing?



Our affordable housing is rental only and means two things:

- The amount of rent must be at least 20% below the median rent set by CMHC (Canadian Mortgage and Housing) to be affordable.
- The rents must be 30% of the tenants' gross household income for the rent to be sustainable.

Let's look at what that means in real terms...

Affordable rents for The County mean:

Unit Size	Unit Rent	Your Household Income Range
Studio	\$620	\$21,257 and \$29,760
1 Bedroom	\$740	\$27,086 and \$37,920
2 Bedroom	\$920	\$31,543 and \$44,160
3 Bedroom	\$1200	\$42,171 and \$59,040

These amounts include water, but not other utilities. Tenants' insurance will be required, and will be around \$30 monthly, subject to change.



How your application is ranked

Your application is ranked in five areas:

1. The date you applied
2. County resident (with two exceptions)
3. Whether your income matches the unit you want
4. Your current housing status
5. Certain household characteristics



MOST IMPORTANT THINGS TO KNOW ABOUT APPLYING

- Your application doesn't have to be complete when you submit it
- You don't need to provide all the documentation at the time you apply
- You can change your application at any time

First things first!

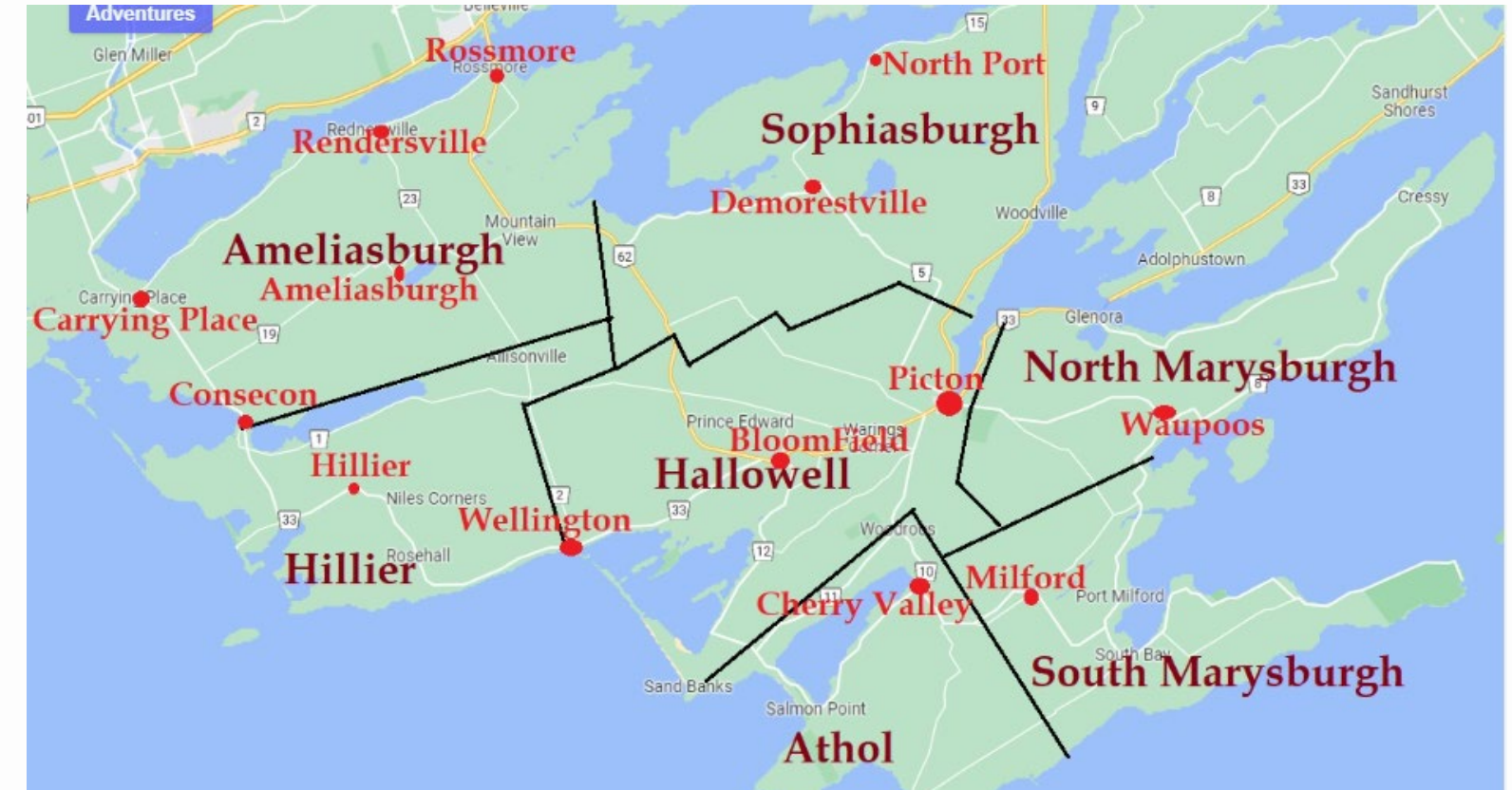
Be a County Resident

You must be a resident of Prince Edward County...

Except when:

Moving to help a relative who lives here

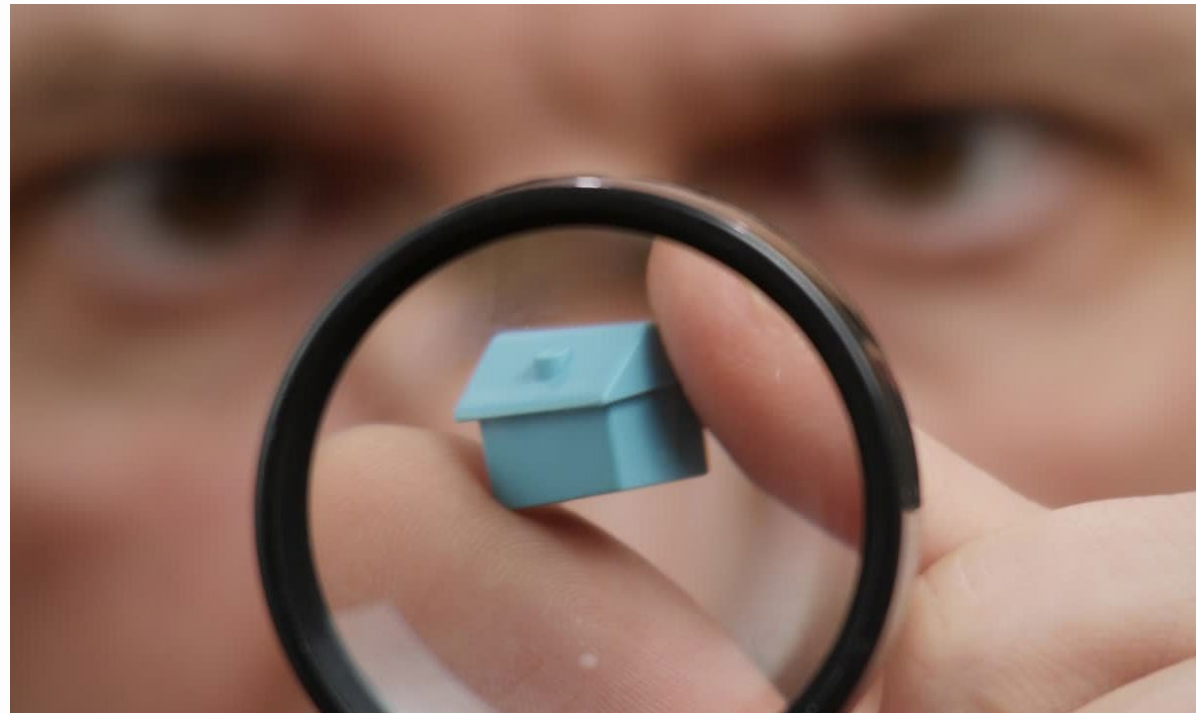
You have a family member who lives in The County, and the only way they can stay in their own home is to have someone help them regularly.



Moving back to The County

You used to live here, and want to move back to be closer to your job or family.

Assets



We also look at your assets. There is a limit of \$75,000 (not including your car).

If you are an owner of a residential property, you will not be able to apply. This is because your asset limit will be high enough for you to find other ways of maintaining housing. If you own the house you live in and would like help to maintain your housing, please let us know. There may be programs that can help you stay in your home.



Matching Your Household Income to unit size

We need to make sure people who apply need the affordable rental housing the most, and also to make sure tenants can keep paying that rent.

That's why the application asks if your gross household income matches the size of unit you want.

Unit Size	Unit Rent	Gross Household Income Range
Studio	\$620	\$21,257 and \$29,760
1 Bedroom	\$740	\$27,086 and \$37,920
2 Bedroom	\$920	\$31,543 and \$44,160
3 Bedroom	\$1200	\$42,171 and \$59,040





Calculating gross household income

For each person over the age of 16 and not in school:

- Add up the gross (before tax) household income.
- If incomes stayed the same as last year, use Line 150 from income tax returns or Notices of Assessment.
- If income changed, use the most recent income to figure out your annual income:

gross income on a slip or statement and multiply

1 week: multiply by 52

biweekly: multiply by 26

monthly: multiply by 12

Make sure to include income that isn't taxable, too, like GIS or Child Tax Benefit. Add everyone's gross annual income together, and that's the gross household income for your application.



Housing Status

We rank your application on your housing status:

- I do not have shelter
- I live in an Emergency Shelter
- I don't have housing of my own
- I am at risk of losing my housing:
 - a. My housing is more than 50% of gross household income
 - b. I have received an notice to terminate my tenancy
 - c. My housing is not permanent or Non-RTA -covered
- I am housing insecure: at least 30% to 50% of my gross household income goes to rent
- Compassionate relocation:/Former Long Term Resident



Household Characteristics

We know that some people in the community have a harder time getting and keeping housing for certain reasons. We will ask you in the application if you are one of these groups of people:

- Survivor of abuse in my household, human trafficking or a refugee
- Youth (16 to 30)
- Senior 60+
- LGBT+ Person
- Person with a disability (including cognitive, invisible, mental health and problematic substance use)
- Black, Indigenous or Person of Colour
- Single Person or Parent
- Veteran

Tenancy Offers



We will remind all applicants every three months to update their applications.

We will let all applicants know when we expect units will be move -in ready.

When we are ready to offer tenancies, we will choose from

- a) earliest applicants
- b) the highest ranking

If you are offered a unit, you will have 10 days to confirm all of your application is accurate. There are agencies which can help, or just ask us!

Really, really important stuff

You don't need to have a complete application.

Whenever your housing status or income changes, update your application online or by letting us know if you did a paper one.

For on-line applications always remember to do two things:
Click 'Save and Continue': you will get an email explaining how to go back to your application to update it
Click 'Submit' to get your application ranked.

If the application doesn't include something we should know, please tell us. You also have the ability to appeal a decision we made about your application.

If you have any questions, just ask!





We're happy to help!

E-mail	apply@pecahc.ca
Website	www.pecahc.ca
Phone	613.476.2148 ext 1529
Address	Shire Hall 322 Main Street Picton

Don't forget to check out our resources for tenants on our Help Page, www.pecah.ca/help