



Temporary Rental Assistance

Frequently Asked Questions



THE AGENCY
FOR CO-OPERATIVE
HOUSING

L'AGENCE
DES COOPÉRATIVES
D'HABITATION



What is temporary rental assistance?

Temporary Rental Assistance is funding to support housing providers, including co-ops, in providing affordable accommodation to low-income individuals and families. CMHC's Temporary Rental Assistance funding is offered in 2021 as exceptional one-time assistance, with no guarantee of continued future support.

Temporary Rental Assistance offers funding for **up to twelve months between April 1, 2021 and March 31, 2022.**

Assisted households will pay a maximum of thirty percent of their total gross household income. Your housing provider will qualify for the amount of temporary assistance needed, on average, to bridge the gap between your full occupancy charge and the rent-g geared-to-income amount that

your low-income households would pay. The average used to determine funding allocations will be based on previous and current Canada Mortgage and Housing Corporation (CMHC) programs.

Which organizations qualify for the program?

Temporary Rental Assistance is available to providers of non-profit and co-operative housing:

- whose CMHC Operating Agreement ended before April 1, 2016,
- who were administered by either CMHC or the Agency for Co-operative Housing at the time the agreement came to term, and
- who had an agreement from one or more of the following programs:
 - Section 95 (Pre-86) non-profit, co-operative, urban native
 - Section 95 (Post-85) non-profit,

- co-operative, urban native
- Section 95 (Post-85) Index-Linked-Mortgage (ILM) co-operatives
- Section 27, 61 non-profit and co-operatives
- Section 26 non-profit

To qualify for the assistance, a housing provider must have at least one household that

- has an occupancy charge/rent of more than 30 per cent of its gross household income, and
- is not receiving assistance from the province, the municipality or another source.

A household can be eligible for any period within the twelve months when the Temporary Rental Assistance is available. For example, if a household is receiving assistance from another source only until January 1, 2022, the housing provider can apply for two months of temporary rental assistance for that household

(i.e., for February and March 2022) until the cut-off date for the temporary assistance.

The following are not eligible:

- Housing providers that have never signed a federal operating agreement or that were not federally administered when their operating agreement expired
- On-reserve housing providers
- Providers who offer accommodation for people with disabilities
- Long-term care facilities where the accommodation consists of bedrooms
- Providers, such as shelters and residential and long-term care centres, where the occupancy charge/rent is administered differently
- Households that are already receiving federal, provincial or municipal assistance, or assistance from another source

How does our organization sign up for the Temporary Rental Assistance?

To enroll, you must complete and sign the attached form and submit it before the deadline.

Your request will be reviewed to confirm that you are eligible. If demand exceeds the maximum funding available, applications may be prioritized.

How long does this new agreement run?

The term of the agreement is twelve months, ending no later than March 31, 2022.

How much rental assistance will my organization receive and how will the payments be administered?

Once the assessment and calculation have been completed, you will receive an agreement for a one-time funding allocation equal to the number of households that meet the eligibility criteria multiplied by a specific funding level. That funding amount will be based on the average amount needed to bridge the gap between the full occupancy charge/rent and the rent-gear-to-income (RGI) paid by assisted households at 30 per cent of their gross household income.

Once the Temporary Rental Assistance agreement is signed and your payment information submitted, your organization will receive a one-time lump-sum payment.

Please note that at the end of the 12-month agreement period, you can retain any unspent funds and use them to continue assisting low-income households, in

accordance with the objectives of the Temporary Rental Assistance Agreement.

How will we calculate the rental assistance amount for a household?

You will calculate the amount of rental assistance for each household to ensure that assisted households are paying no more than 30 per cent of their income for accommodation, as with the Federal Community Housing Initiative, phase 2 program (FCHI-2). That rental-assistance program offers resources to help guide housing providers in applying their temporary funding. CMHC will be somewhat flexible, owing to the urgent and temporary nature of this special program. Additional details will be made public as soon as possible.

What if we do not want to sign a new agreement or if we change our mind and decide to opt out of receiving this assistance?

Even after you have expressed interest and have returned the enrolment form, you can withdraw from enrolment at any time. If you do not want to sign an agreement with CMHC or to receive Temporary



Rental Assistance, you simply need to inform Agency representative in writing to pull out of the enrolment process.

What are the next steps?

Once you have completed the on-line enrolment form, we will begin assessing your organization's eligibility. We will calculate the rental assistance amount and send you an agreement setting out the funding level and terms and conditions tied to this funding. Once you have signed and returned this new agreement, your organization will receive the one-time lump-sum payment of assistance.

Don't Miss Out. Act Now!

Before March 1, complete the online enrollment form.

Type the following URL in your web browser:
<https://www.agency.coop/temporary-housing-assistance>

Or simply scan:



UPDATED JANUARY 2021

