

# Housing Toolkit

Your Guide to  
Subsidized and Affordable Housing  
in Lower Mainland



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# Table of Contents

<b>About the Housing Toolkit.....</b>	<b>3</b>
<b>Toolkit at a Glance.....</b>	<b>4</b>
<b>Understanding My Options .....</b>	<b>5</b>
<b>Getting Prepared: Applying for Housing .....</b>	<b>8</b>
A. Housing Search Considerations	
B. Documents to Collect for Applications	
<b>Time to Apply .....</b>	<b>11</b>
A. Applying to BC Housing Registry for Subsidized Housing	
B. Applying to Subsidized Housing Providers Directly from BC Housing Lists	
C. Applying for the Jewish Housing Registry	
D. Applying for Affordable Housing and Other Housing Providers	
<b>What to Do While Waiting .....</b>	<b>13</b>
A. Confirm Your Application Has Been Received	
B. Follow Up on Applications	
C. Identify Your Support Network	
D. Consider Rental Subsidies	
E. Think About Your Budget and Resources	
<b>Additional Resources.....</b>	<b>19</b>
A. What Are National Occupancy Standards	
B. How to Find the Documentation You Will Need?	
C. Jewish Housing registry FAQs	
<b>The Last Step .....</b>	<b>22</b>

JFS gratefully acknowledges that our work takes place on the unceded, ancestral and traditional territories of the x<sup>w</sup>məθk<sup>w</sup>əyəm (Musqueam), Sk̓w̓x̓w̓ú7mesh (Squamish), and səliłwətaʔt / səliłwətaʔ (Tsleil-Waututh) Nations.

# About the Housing Toolkit

## The Toolkit

### Welcome to the JFS Housing Toolkit!

JFS has created this toolkit to help guide you through your housing search and empower you to navigate the housing system confidently. The current housing situation in Vancouver and across the Lower Mainland can make searching for and obtaining secure housing difficult. The system can be confusing, and there are many steps to navigate.

This toolkit is a guide to help you better understand subsidized housing system in Lower Mainland and familiarize you with other housing options that may be available through the community resources.

In addition, you can use this toolkit as a step-by-step guide to help you search for independent housing and navigate the housing system independently.

## The Purpose

The goals of this toolkit are to help you:

1. understand the current housing situation in Lower Mainland
2. understand BC's subsidized housing system
3. understand the Jewish Housing Registry
4. establish your housing priorities and how to narrow your search
5. understand which rental subsidies may be available to you
6. understand what documents you will need to collect for your housing search
7. identify your housing search support network
8. through the application process
9. develop a follow-up plan once you have submitted your application(s)

To view the guidelines online, visit [jfsvancouver.ca](http://jfsvancouver.ca)

# Toolkit at a Glance

## Understand your options

Read and learn about affordable and subsidized housing. BC Housing is the largest housing provider in province but also one with long waiting lists. Understanding how each society works in most cases makes a difference.

## Get yourself prepared

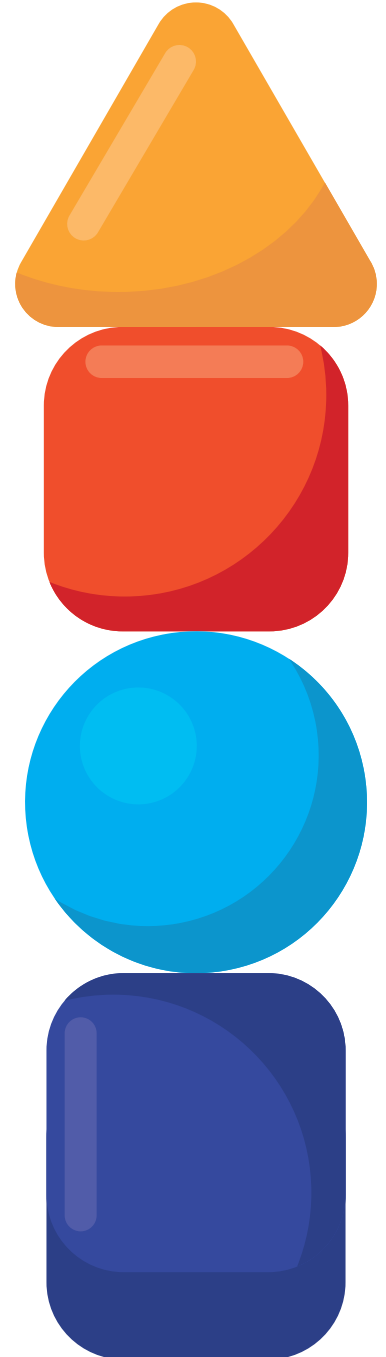
Housing search often forces us to reflect on “What must I have?” and “Where can I compromise?” Search for an affordable housing often challenges our own “needs” and “wants,” and therefore asking those questions early in the process is essential.

## Apply for housing

You did your research and you know your negotiables! You are ready to invest time in sending applications. It is a time consuming process that requires patience and focus.

## Manage your waiting time

It’s been a month and nothing has happened? Are you disappointed and upset? Many people report feeling this way. Waiting is hard. Therefore, it’s important to plan how to navigate it.



# Understanding My Options

There are a number of options to explore when searching for affordable and subsidized housing. Your eligibility for each program will depend on whether you meet the specific criteria. To help your search, start with the following resources that outline different housing options.

## Subsidized Housing through BC Housing

BC Housing develops, manages and administers a wide range of subsidized and affordable rental housing options across the province. The BC Housing Subsidized Housing program focuses on housing low-income families, seniors and adults with disabilities.

To qualify for BC Housing Subsidized Housing, you must meet their eligibility criteria which can be found at:

[bchousing.org/housing-assistance/rental-housing/subsidized-housing](https://bchousing.org/housing-assistance/rental-housing/subsidized-housing).

The Housing Listing is broken down into two sections which impact how to apply for the housing:

- **Section 1 Listings** – Apply through the BC Housing Registry (using the link above)
- **Section 2 Listings** – Apply directly to non-profit or co-operative housing provider

If you do not qualify for subsidized housing, you may be eligible for Affordable Rental Housing.



## Affordable Rental Housing through BC Housing

Affordable rental housing ([bchousing.org/housing-assistance/rental-housing/affordable-rental-housing](http://bchousing.org/housing-assistance/rental-housing/affordable-rental-housing)) is for people with a low-to-moderate income who may not be eligible for subsidized housing.

You can search and apply for affordable housing, such as co-operatives with Housing Listings: [bchousing.org/housing-assistance/rental-housing/housing-listings](http://bchousing.org/housing-assistance/rental-housing/housing-listings).

Anyone can apply for affordable rental housing, and you will need to apply directly to buildings that accept tenant applications.

## Association of Neighbourhood Houses BC (ANHBC)

ANHBC runs several housing sites geared toward affordable rental housing in Vancouver. You can learn more about ANHBC Housing here: [anhbc.org/our-programs/housing](http://anhbc.org/our-programs/housing).

## Jewish Housing Registry

The Jewish Housing Registry is a database tool incorporating multiple Jewish housing providers: Tikva housing, Maple Crest, Jewish Building Housing Society, and Yaffa Housing. Its purpose is similar to the BC Housing registry, which means that applicants may inquire about multiple housing options offered through the Jewish community by submitting one application. For more information about the housing societies in the Jewish community and the Jewish Housing Registry, see FAQs on [page 21](#).

## S.U.C.C.E.S.S.

S.U.C.C.E.S.S. operates affordable housing projects throughout Metro Vancouver for families and individuals. For more information, visit: [successbc.ca/affordable-housing](http://successbc.ca/affordable-housing)

## Important Terminology

### **Household Income Limit (HIL)**

BC Housing limits the gross household income for eligibility in the subsidized units.

### **Lower End of Market (LEM)**

The housing provider sets the rent to lower end of what the market conditions are.

### **Rent Geared to Income (RGI)**

Cost of rent will be 30% of the total income. If you are on limited Income Assistance the minimum rent amount is usually \$375.

### **National Occupancy Standards (NOC)**

Outlines the number of people a unit can accommodate based on set criteria. For more information, see **page 19** of the toolkit.

For more important housing terminology: [bchousing.org/glossary](http://bchousing.org/glossary)

# Getting Prepared: Applying for Housing

## A. Housing Search Considerations

There are many things to consider when you are looking for housing!

The first step is understanding what you must have regarding housing and what you are willing to negotiate. This will define your research and help you narrow down the housing options.

Once you have identified which housing programs you are interested in and eligible for, you can consider where you would prefer to be geographically. The more broadly you can extend your search, the more options you will find available.

It can feel overwhelming to see housing listings with hundreds of buildings and a lack of information about them. To help you overcome the initial reaction and focus on your search, consider the following questions:

1. Which cities and neighbourhoods work best for you?

2. How many bedrooms will you need?

*For more information about National Occupancy Standards, see page 19.*

1

2

3

Other:

3. What factors would you like to have in your housing?

*(i.e. balcony, walkable to shops, near transit, etc.)*



4. What are the non-negotiables in your search?  
*(i.e. neighbourhood, size of unit, amenities, etc.)*
  
  
  
  
  
  
  
  
  
  
5. Will you need pet-friendly accommodation?  Yes  No
  
  
  
  
  
  
  
  
  
  
6. Are there any other factors you must consider in your housing search?

Your housing considerations will change once you start your search, so you may want to revisit these questions periodically during your search process.

## B. Documents to Collect for Applications

Having your documents organized and ready before you begin your application process is crucial. Housing providers will only consider your application once all supporting documentation is provided. Being prepared also shows the housing provider that you are responsible and ready to follow any next steps.

### Checklist for documents to collect:

- Notice of Assessment (NOA) from most recent tax year TD1 (total tax return) from most recent tax year
- Proof of current income from employment (employment paystubs) (if applicable)
- Proof of Ministry Assistance (if applicable)
- Proof of Canadian Pension Plan (CPP) /Old Age Security (OAS) / Guaranteed Income Supplement (GIS) (if applicable)
- Six months of bank statements for all active accounts
- A list of your past residential history and contact information for previous landlords
- Reference letter(s)
- Photocopy of photo ID
- I have all my documents ready!**

# It's Time to Apply!

I have all my documents and am ready to apply for Subsidized/Affordable Housing:

## A. Applying to BC Housing Registry for Subsidized Housing

Depending on the provider, subsidized housing rent is usually 30% of your income or a subsidized rate (shelter rate). You can apply for housing through BC Housing's general housing registry application: [bchousing.org](http://bchousing.org)

## B. Applying to Subsidized Housing Providers Directly from the BC Housing Lists

BC Housing has also created a comprehensive navigation tool to search for housing providers you can apply to directly.

Go to the BC Housing website on the Housing Assistance tab, then select:  
*Rental Housing > Housing Listings.*

### How to search through the Listing page?

From the Housing Listings page, you can modify your searches to match the area you are interested in based on housing type and client type (i.e. 55+ or for families) and select "Apply to: Housing Provider Directly." This will give you a list of housing providers you can apply to directly, external from the BC housing registry application.

**Can I apply for both BC Housing and individual housing providers?** Yes.

You will likely experience two stages in the application process:

1. First, you will be asked for your contact and financial information, past residential history with contact numbers for landlords, character references, and housing preferences.
2. Later in the process, you will be required to provide additional information such as 3-6 months of bank statements, last year's Notice of Assessment and TD1 (total tax return), and letters of entitlement for CPP/OAS/GIS.

All this information is required for you to be added to the housing providers' waitlist, and if something were to become available and you were eligible, they would contact you to view the unit. You will always be able to see the unit before signing any lease agreement. Your housing application is extensive, but please remember it is not a lease agreement.

### **C. Applying for the Jewish Housing Registry**

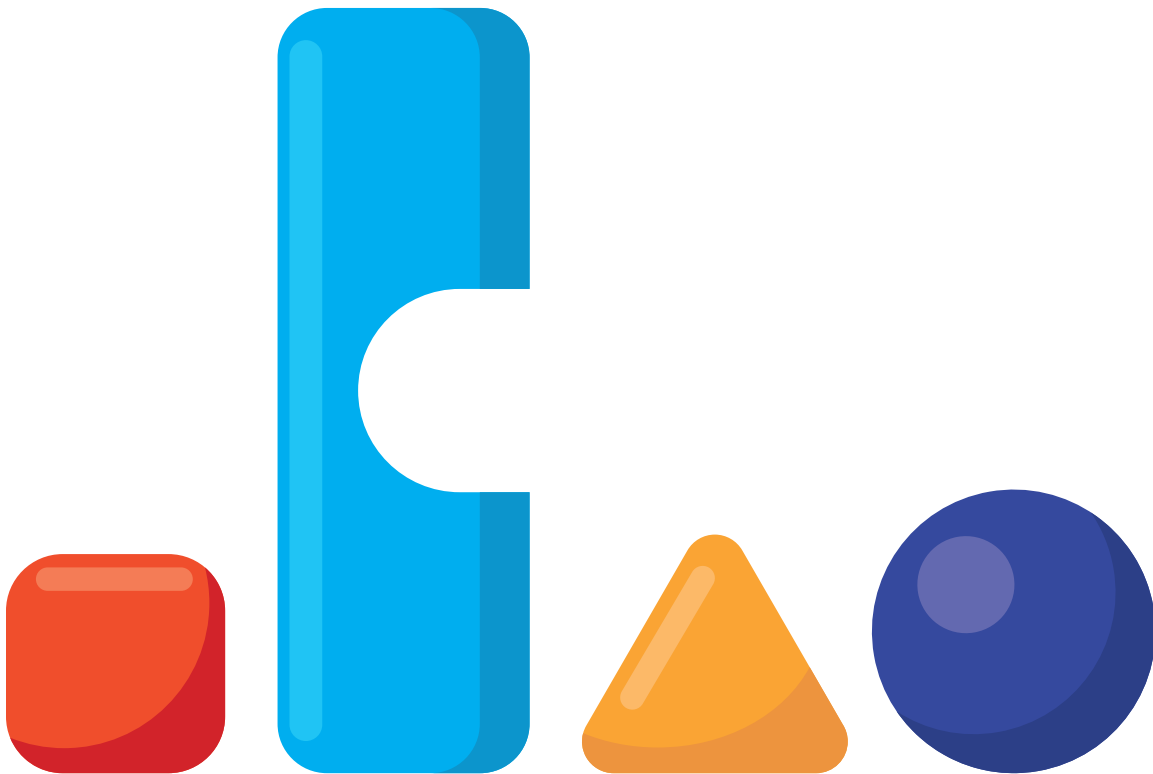
You can apply to the Jewish Housing Registry by calling the JFS Community Care Line at 604-558-5719.

Can I apply to both Jewish Housing Registry and other housing providers? Yes.

### **D. Applying for Affordable Housing and Other Housing Providers**

As mentioned, BC Housing has a navigation tool on its website, which is the most thorough list of non-profit, affordable and co-op housing providers. Listed below are other websites you can follow as well.

If you are only interested in applying to co-ops, the Co-op Housing Federation (CHF) of BC co-op navigation tool may be more regularly updated than the BC Housing navigation tool: [chf.bc.ca](http://chf.bc.ca)



# What to Do While Waiting

## A. Confirm Your Application Has Been Received

It is important to confirm that the housing provider received your application. If you email it to the housing provider, ask them for a response to ensure it has been received. If you mail it in, wait a few business days and then call them to follow up and confirm it has arrived.

## B. Follow Up on Applications

Following up with the housing providers regularly after you apply is essential. Ideally, following up every other week is best, especially if you are currently unhoused or under-housed. Below is a sample script you can use as a guide for your follow-up. We suggest documenting your application submissions in the follow-up table provided on **page 14**.

### Sample Script:

Hello, my name is \_\_\_\_\_.

I am calling to follow up on my application,

which was submitted on \_\_\_\_\_.

I am still in need of housing, and my situation is:

If there is any new information regarding your housing need, please notify the provider with information such as:

- Sudden loss of housing, or eviction notice.
- Sudden loss of income or significant decrease in income.

Give any updates that may be different from the information on your application such as:

- Updated address
- Updated income
- Updated contact information

Follow Up Tracking

Housing Provider Name	Housing Address	Date Application Submitted	Housing Provider Contact Info.	Last Follow Up Dates and Notes
<i>Example</i> Main Street Housing	123 Main Street, Vancouver	January 1, 2023	604-123-4567 Jane Smith	<p>January 10 – confirmed application was received.</p> <p>January 24 – spoke with Laura and confirmed I am still interested. Nothing available at this time.</p> <p>February 7 – left a message with my new phone number.</p>

## C. Identify Your Support Network

Searching for housing is an emotional process. The search will take time, and you will likely apply for many different buildings before you find your home. At times, you may feel dismissed and discouraged. It will be essential to have a support network to turn to for guidance, advice and help during this time. You should identify someone who can help you fill out paperwork, someone who can help to hold you accountable or someone with whom you can share resources or information.

### Who do I ask for support?

- Friends or family members.
- Community members (are there other people in a similar situation as you)
- Case workers or volunteers from social services agencies.
- Are there available workshops you can attend to meet people in similar situations?



## D. Consider Rental Subsidies

Subsidies are an excellent option because they can help make your market rental more affordable while you wait to get into subsidized and affordable housing.

The eligibility criteria taken into consideration is your income and housing situation.

### Shelter Aid For Elderly Renters (SAFER)

- You are 60+
- You meet Canadian citizenship requirements
- You lived in BC a year before submitting your application
- You are not recipients of Ministry Assistance (Income Assistance, PWD).
- Online calculator tool can help you determine eligibility (you pay more than 30% of your gross income towards rent)
- You have to reapply annually on your birthday month, and SAFER could be adjusted based on last year's Notice of Assessment and the latest rent increase amount

For more information regarding these subsidies go to:

[bchousing.org/housing-assistance/rental-assistance-programs/rap-safer-calculator](http://bchousing.org/housing-assistance/rental-assistance-programs/rap-safer-calculator)

### Rental Assistance Program (RAP)

- Families must have a total before-tax household income of \$40,000 or less
- Applicants were working at some point in the last year
- Applicants have at least one dependent child
- Online calculator tool can help you determine eligibility.

For more information regarding these subsidies go to:

[bchousing.org/housing-assistance/rental-assistance-programs/rap-safer-calculator](http://bchousing.org/housing-assistance/rental-assistance-programs/rap-safer-calculator)

### Tikva Housing Rent Subsidy

- Short-term rent subsidy aimed for Jewish people in financial need.
- Applicants can't live in subsidized housing, but can be receiving a rental subsidy, which will be taken into consideration for the Tikva Rent Subsidy amount.
- You can apply through the JFS Community Care Line – **604-558-5719**.
- The subsidy is payable to the landlord directly.
- People are encouraged to apply even if they are uncertain about their eligibility.



## E. Thinking About Your Budget and Resources

While waiting, you may want to research the resource list below that can help with your damage deposit and renter's insurance.

### Damage Deposits

Damage deposits or security deposits are required for any rental. They cannot exceed half of one month's rent. However, some subsidized housing providers can request the deposit to be half of one month's market rent value.

Some of the available resources are listed below:

#### 1. Ministry Assistance

If you receive any ministry assistance, you can request a supplement to cover the cost of your damage deposit. However, you are required to repay at least \$20 a month until fully refunded. To get assistance, visit your local Ministry office or call toll-free number: **1-866-866-0800**.

#### 2. BC Rent Bank and Vancouver Rent Bank

Regardless of where you live in the province, you can access a rent bank and its support services to help stabilize your rental housing during unanticipated short-term financial challenges. Apply online: [apply.bcrentbank.ca/apply/vancouver-rent-bank](https://apply.bcrentbank.ca/apply/vancouver-rent-bank)

#### 3. Hebrew Free Loan

Hebrew Free Loan is available to Jewish individuals and families needing funds for a security deposit.

- Maximum loan amount available: \$3,000
- Guarantor requirements: One Jewish guarantor who lives in British Columbia is required for this loan
- Repayment terms: Payments of \$25 per month for every \$1,000 borrowed until the principal is paid back in full
- Apply by following these steps: [hfla.ca/security-deposit-loan](https://hfla.ca/security-deposit-loan)

*For the loans up to \$1,000 a guarantor is not required. For more information, speak with your Care Manager or call the Care Line at 604-558-5719.*

## Renters' Insurance

Most buildings require tenants to have renters' insurance while living there. As a tenant, you must insure your belongings in case of flood, fire or environmental damage. The following list is just a sample of some insurance providers in the area. We encourage you to research to find the best-suited insurance provider for your needs.

### 1. Apollo Insurance

- You can get a free quote online:  
[apollocover.com/personal-insurance/renters-insurance](http://apollocover.com/personal-insurance/renters-insurance)

### 2. Marsh Insurance

- They have information about buildings on file already — you typically do not have to ask specific questions to the building manager about the suite or building.
- \$150 a year without earthquake, \$175 with earthquake insurance
- [pcs.marsh.com/ca/en/solutions/tenants-insurance.html](http://pcs.marsh.com/ca/en/solutions/tenants-insurance.html)

### 3. Square One Insurance

- You can get a quote online. Pricing is affordable and has Canada's highest and most comprehensive coverage
- [squareone.ca/tenant](http://squareone.ca/tenant)



# Additional Resources

## A. What are National Occupancy Standards?

National Occupancy Standards (NOS) outline the number of people a unit can accommodate based on tenants' age, gender and available bedrooms. The NOS is not legally mandated or enforced. However, many housing providers follow the NOS rules closely.

The rules are:

1. There shall be at most two or less than one person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependents aged 18 or more do not share a bedroom.
5. Dependents aged five or more of the opposite sex do not share a bedroom.

The following guidelines are used when applying the National Occupancy Standards:

- In recognition of a variety of co-parenting arrangements, a dependent child who resides with their parent(s) a minimum of 40 percent of the time will qualify as a permanent household when determining eligibility and appropriate unit size.
- Single applicants (seniors or people with disabilities) can apply for bachelor and one-bedroom units.
- Couples (two individuals) can only apply for one-bedroom units, as they would be under-housed in a bachelor unit.
- To maximize the use of limited one-bedroom units, priority for available one-bedroom units is generally applied as follows:
  - Couples
  - Single applicants with a documented medical need for a one-bedroom unit

You can learn more about the NOS guidelines here:

[cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard](https://cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard)

## B. How to Find the Documentation You Will Need?

### Tax Documents

You can log into your myCRA account online and download your NOA or TD1 there, or you can call and request that it be sent by mail (not email).

Telephone number: **1-800-959-8281**

#### To verify your identity, you'll need:

- Social Insurance Number
- Full name and date of birth
- Your complete address
- An assessed tax return, a notice of assessment or reassessment, or another tax document, or be signed into My Account

If you are calling the CRA on behalf of someone else, you must be an authorized representative.

### Proof of Income: CPP/OAS

You can order a copy of the Proof of Income Statement (option "C" print) to be mailed to you by calling the automated Canada Revenue Agency (CRA) line at **1-800-267-6999**.

You can also find it by logging into your "My Service Canada" account:  
[canada.ca/en/employment-social-development/services/my-account.html](https://canada.ca/en/employment-social-development/services/my-account.html)

### Proof of Income: Ministry

You can go in person to your local ministry office and request a copy of the document.

You can log onto your "My Self-Serve" account and retrieve the copy here:  
[myselfserve.gov.bc.ca](https://myselfserve.gov.bc.ca)

If you prefer to call and have one mailed to you, you can call **1-866-866-0800**.

### Reference Letters

It is a great idea to get either a character reference letter or a landlord reference letter that you can share with future housing providers. Even if they don't ask for them, sending one with your application package can be beneficial.

### Do you need additional help collecting your documents?

If you have a care manager, please reach out to them directly.

If you do not have a care manager and need support, please call the Care Line at **604-558-5719**.

## C. Jewish Housing Registry FAQs

**Q: How do I follow up on my Housing application through the Jewish Housing Registry?**

A: The Housing Society will contact you if you are eligible and something is available. If there are any changes to your situation or application, please get in touch with the care line at **604-558-5719**.

**Q: When should I follow up about my application?**

A: You should call JFS Community Care Line every six months to keep your application current.

**Q: How do I know if I am eligible for housing in the Jewish community?**

A: Every agency has its own eligibility criteria. Some of the units are subsidized while some are geared to income and Lower End Market units, which is why keeping your financial information up to date is essential. LEM is 10% below the market price for the area.

**Q: How do I know if I am eligible for the Tikva rent Subsidy?**

A: If you are Jewish and paying more than 30% of your income in rent with limited other financial supports, submitting an application is encouraged.

**Q: When am I going to get housed? How long do I have to wait after I submit my initial application?**

A: This depends on available units, and it isn't easy to establish a timeline. If something becomes available and you are the next eligible candidate, the housing provider will contact you directly.

**Q: How do I get more support from JFS?**

A: If you do not have a care manager at JFS, please call the care line at **604-558-5719**.

## The Last Step

### Congratulations!

You have made it through the Housing Toolkit and are ready to begin your housing search. You are prepared to work your way through this process successfully.

We know that a housing search can be challenging, and we encourage you to return to this toolkit regularly for clarification and encouragement as you move ahead. Please keep in touch and let us know how your search is going.

JFS is available to answer questions and to provide support. Please reach out to the Community Care Line at **604-558-5719**.





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This toolkit has been produced  
with the support of a grant from  
the City of Vancouver.