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MLA, INUVIK TWIN LAKES

May 27, 2020

Oral Question 192-19(2) Housing Waiting Lists

This letter is in follow up to the questions you raised on March 12, 2020 regarding Housing Waiting Lists.

Please see the attached Northwest Territories Housing Corporation's policy on Point Rating of Applications. I have also made it available on the Northwest Territories Housing Corporation's website.

I should also let you know that Public Housing applicants are counselled to seek whatever assistance that they may be eligible for through Income Assistance. Information regarding Northwest Territories Housing Corporation programs such as the Transitional Rent Supplement Program and the Homelessness Assistance Fund are also available from Local Housing Organizations.

Thank you for your interest in this matter.

Paulie Chinna
Minister Responsible for the
Northwest Territories
Housing Corporation

Attachment

- c. Minister of Education, Culture and Employment
Clerk of the Legislative Assembly
President, Northwest Territories Housing Corporation
Deputy Minister, Education, Culture and Employment
Legislative Coordinator, Executive and Indigenous Affairs

LHO TENANT RELATIONS MANUAL – 204 – Point Rating of Applications

1. Introduction

Local Housing Organizations (LHOs) will point-rate each application, as per the policy below.

2. Policy

Only the Point-Rating Form in the Territorial Housing System (THS) of the NWT Housing Corporation (NWTHC) shall be used by the LHOs.

Only those applications that have passed through the first stage (determining eligibility) of the assessment process should be point-rated.

Sections A, B, and C of the Point Rating Form (see Appendix A) determine if an applicant household is in Core Housing Need. The LHO shall rate the **current** accommodation of the applicant household to determine Core Housing Need.

Applicants with Re-payment Plans

In order for an applicant with rental/tenant damage arrears to be placed on a waiting list, and be point-rated, the applicant must have a valid repayment plan. The signed repayment agreement and payment schedule must accompany the application form.

When an applicant with a repayment plan misses a payment, their application is to be removed from the waiting list. The applicant must re-apply and re-qualify for public housing.

In order to be allocated a unit, an applicant must demonstrate a payment history of not less than six months with the LHO/NWTHC. The LHO may choose to require that an applicant re-pay their rental/tenant damage arrears for a longer period of time, or in full, before allocating the applicant a rental unit.

3. Application

This policy, and these guidelines and procedures, apply to all Housing Authorities, Housing Associations and Housing Divisions of community governments which act as agents for the NWTHC in the management of rental housing units belonging to the *Public Housing Program*. The policy, guidelines and procedures apply to all applicants for the *Public Housing Program*.

4. Definitions

Core Housing Need: Those households in need that cannot afford or cannot obtain adequate and suitable accommodation, and cannot afford to solve the problem themselves. This includes those households:

- a. that occupy a crowded or inadequate unit and who currently pay less than 30% of their gross income for shelter but for whom basic shelter costs for an adequate and suitable unit available in their market area would consume 30% or more of their gross income; or
- b. that pay 30% or more of their income for shelter costs and for whom an adequate and suitable unit available in their market area would consume 30% or more of their gross income.

National Occupancy Standard (NOS): This is a standard set out by CMHC. The NOS determines the number of bedrooms a household requires given its size and composition. The criteria used are:

- There is a minimum of 1 person and a maximum of two persons per bedroom.
- Spouses and couples share a bedroom.
- Parents do not share a bedroom with children.
- Dependents aged 18 or more do not share a bedroom unless living as a couple.
- Dependents aged 5 or more of the opposite gender do not share a bedroom.

Nuclear Family Group: A couple, with or without children; OR a single parent with one or more children; OR an adult who is at least age 19.

Point Rating System: Public housing applicants who have met the eligibility criteria undergo prioritization using a rating system that allocates an applicant a given number of points for certain needs (e.g., not enough bedrooms in their current accommodation; not enough income to pay for their current accommodation, inadequacy of their current accommodation). New public housing tenants are prioritized and selected according to the greatest level of need.

5. Guidelines

N/A

6. Procedures

SECTION A – SUITABILITY

- 6.1 Enter the number of members in the applicant household. Only include the number of household members who are applying for a unit and who will move into the unit together.
- 6.2 Check the application to verify the number of bedrooms available to the applicant household in their current unit.
- 6.3 Check the number of bedrooms the applicant household is short of the requirement, according to the National Occupancy Standard (NOS). An applicant's household has a suitability (overcrowding) problem if they are short one or more bedrooms. The maximum number of point available is 25 points.

Number of Bedrooms Short – Example #1

Total Household: 3 members
Currently living in: 1 bedroom unit
Applicant Household: A couple and 1 child

According to the National Occupancy Standard, the couple would require 1 bedroom and the children require another bedroom. The applicant household would require 2 bedrooms.

The household now lives in a 1-bedroom unit with no one else. They are short one bedroom and get 5 points.

Number of bedrooms available for the applicant household in current accommodation: 1
Number of bedrooms required (NOS) by applicant household: 2
Number of bedrooms short: 1

Number of Bedrooms Short – Example #2

Total household: 10 members
Currently living in: 3-bedroom unit
Applicant household: A couple with 1 child

In this case, the applicants are not owners or lessees of the 3-bedroom unit. The applicants are couch-surfing. The other people in the household occupy the other bedrooms. The other people in the household need four bedrooms. So the unit isn't even large enough for the original family that was occupying the unit. There are no bedrooms available for the applicant household. Because the applicant household requires 2

bedrooms (one for the couple and the other for the child), they are short 2 bedrooms and get 10 points.

Number of bedrooms available for the applicant household in current accommodation: 0

Number of bedrooms required (NOS) by applicant household: 2

Number of bedrooms short: 2

- 6.4 Record the total points earned for Suitability in the “Sub Total Section “A” Points” column on the applicant point rating form.

SECTION B – ADEQUACY

- 6.5 To determine if the applicant’s household has an “Adequacy” problem, complete section “B” of the Applicant Point Rating Form. The maximum is 25 points.

- 6.6 The LHO Maintenance staff are responsible for completing the NWTCH Unit Condition Rating Report on the present accommodation of all applicant households. The report should have been completed within the last 12 months so that it accurately reflects the real condition of the unit.

- 6.7 If, on Part “A” of the Condition Rating Report, the percentage shown in the box marked “Condition Rating” is less than 60%, award the following points:

50% to 59%	6 points
40% to 49%	11 points
39% or less	16 points

- 6.8 If the Unit condition Rating Report shows the unit is lacking basic facilities, award the following additional points:

Not hot and cold running water	3 points
No bathtub or shower	3 points
No flush toilet	3 points

- 6.9 Record the total points earned for Adequacy in the “Sub Total Section “B” Points” column.

- 6.10 Private Accommodation - For units that are not managed by the LHO, the LHO and the applicant may agree on the adequacy of the unit without an onsite inspection. However, it is recommended that both the LHO and the applicant sign a Condition Rating Report indicating the following to be true:

- a. The unit condition is 60% or higher

- **AND** -

- b. The status of basic facilities in the unit

Where agreement cannot be reached on the adequacy of the unit, completion of a Condition Rating Report should be done by the LHO's maintenance staff.

SECTION C – AFFORDABILITY

- 6.11 An applicant has an affordability problem if they pay 30% or more of their gross household income for shelter costs. Points are given for the severity of the affordability problem. The maximum is 10 points.
- 6.12 Income Assistance is not included in the gross household income for the affordability calculation.
- 6.13 For tenants (whether they are private rental, market housing or LHO tenants), shelter costs include rent plus the following (if applicable):
 - a. Heat (oil, gas, wood, other fuel)
 - b. Electricity
 - c. Water
 - d. Sewage
 - e. Garbage
- 6.14 Apply the following formula to compare shelter costs to the applicant's household income:

$$\begin{aligned} & \text{Monthly shelter costs} \div \text{Monthly Gross Household Income} \times 100 \\ & = \% \text{ of Household Income paid for shelter costs} \end{aligned}$$

- 6.15 THS will calculate the percentage of household income paid by the applicant for shelter cost.

Example

Applicant Household: 5 members
Rent: \$950
Electricity: \$50
Monthly Gross Income: \$3000

$$\text{Monthly shelter costs} \div \text{monthly gross income} \times 100 = \underline{\quad 33.33 \quad} \%$$

The household pays 33.3% of their household income for shelter costs. The applicant's household has an affordability problem. They receive 2 points.

6.16 A household which now lives in a public housing unit **does not** have an affordability problem. Social housing rents are assessed according to the NWT HC Rent Scale, which keeps shelter costs below 30%, therefore zero (0) points are awarded.

SECTION D – INCOME-TO-CNIT

6.17 The lower the household income, the fewer the options available to applicant households for adequate and suitable housing. Section D gives preference to lower income applicant households by awarding points based on their income. The maximum is 15 points.

6.18 The applicant's household income is compared to the Rental CNIT for the respective community.

6.19 Determine what the applicant's household income is, as a percentage of the Rental CNIT by applying the following formula:

$$\text{Monthly gross household income (does not include Income Support)} \div \text{Monthly Rental CNIT} \times 100 = \% \text{ of Rental CNIT that is the Household Income}$$

6.20 THS will calculate the number of points to award a household for income to CNIT. In the market communities of Hay River, Inuvik and Yellowknife, Rental CNITs are broken down by bedroom size an applicant is entitled to according to NOS.

Example

Applicant Household size: 5 members
Gross Monthly Household Income: \$3000
Monthly Rental CNIT: \$4208

$$\text{Monthly gross household income} \div \text{monthly Rental CNIT} \times 100 = \underline{\quad\quad} \%$$
$$\$3000 \div \$4200 \times 100 = 71.3\%$$

This household has a Household Income that is 71.3% of the Rental CNIT. The 71.3% falls within the percentage range of 66% to 80%. In this case the household received 8 points.

SECTION E – SOCIAL FACTORS

Age of Application/Time on Waiting List (Maximum 5 points)

6.21 Points are awarded to eligible applicants who have been on the waiting list for an extended and continuous period of time. It is assumed that the residency requirement has

already been met. These points start after the residency requirement is met. In this case, a person has been on the waiting list for 3 months:

Example:	
3 months	1 point
6 months	2 points
12 months	3 points
18 months	4 points
24 months	5 points

Victims of Family Violence (maximum 25 points)

6.22 To receive points under this criteria, the applicant household must provide written documentation from one of the following: Emergency Shelter, the Department of Health and Social Services, Hospital, Medical Center or the RCMP. Proof of having obtained an Emergency Protection Order within the previous 12 months would also be sufficient documentation.

Disability (maximum 25 points)

6.23 For the purpose of identifying a person with a disability, the definition used, will be the same one used by the NWT Council for Persons with Disabilities.

6.24 To receive points under this criteria, the applicant household must provide written documentation by medical and/or medical health professionals of a physical, sensory, cognitive, intellectual or Learning disability.

- a. *Physical Disability* – Involves a significant loss of mobility, agility, strength, flexibility or coordination.
- b. *Sensory Disability* – Involves the senses, and includes blindness or significant vision loss, deafness or significant hearing loss, the inability to speak, and a lack of balance from disorders such as Vertigo or Meniere’s Disease.
- c. *Cognitive Disability* – A degenerative condition that affects the brain’s ability to process information. It is not present from birth and may include senility.
- d. *Intellectual Disability* – Impacts the rate at which a person develops, learns and/or remembers. This disability is usually present from birth and may include fetal alcohol syndrome.
- e. *Learning Disability* – affects the way people with average or above average intelligence take in, process and express information.

Health - Aggravated by Accommodation (maximum 5 points)

- 6.25 To receive points under this criteria, the applicant household must provide medical documentation to support the claim that the structure of the applicant's current accommodation is aggravating the health of the applicant.

Examples:

- An asthmatic child housed in a cold, damp unit or wood heat.
- Applicants with heart problems and a physical disability housed in a unit with stairs.

Separated Family - through lack of accommodation out of necessity (maximum 5 points)

- 6.26 To receive points under this criteria, family members must be living in separate accommodations because of the lack of accommodation. The same family members must agree that if a unit becomes available, they are able and willing to move and live together.

2 or more nuclear family groups in unit out of necessity (maximum 5 points)

- 6.27 To receive points under this criterion, it must be confirmed that two or more nuclear family groups occupy a unit **because of a shortage of housing**. The LHO should confirm that each nuclear family group wants separate accommodations. In many situations, where more than one nuclear family group is sharing a unit, the unit is one of the larger units. When one of the nuclear family groups is allocated their own unit, the remaining nuclear family group may be over-accommodated and subject to being transferred to a smaller unit. This should be addressed with all household members.

Example

A mother has a three-bedroom public housing unit. When she signed the lease, she had two older teenage daughters living with her who were occupants. A few years later, one daughter got a partner who moved in and they had a child. The mother (now a grandmother) has her own bedroom. The adult daughter & partner share a bedroom. And the single adult daughter shares a bedroom with her niece. The single adult daughter applies for her own public housing unit. According to NOS, she is entitled to her own bedroom and would get points because there is no bedroom for her in the unit. However, since there is a shortage of housing in the community, the single adult daughter also gets extra points because she is one of three nuclear family groups living in a unit out of necessity because of a shortage of housing.

NOTE: If there is other rental accommodation in the community, she would not get the extra points.

Long Term Resident in Good Standing (maximum 5 points)

- 6.28 To be considered a “long term resident in good standing” and receive points under this criteria, the applicant must meet all of the following criteria:
- a. The applicant has resided in the community for a minimum of ten years prior to his/her application for a public housing unit.
 - b. The applicant has no history of tenant damage or rental arrears and pays rent on a timely basis.
 - c. The applicant has no history of unacceptable upkeep or damage to present and/or previous accommodations.
 - d. The applicant’s personal habits have not adversely affected the right to “quiet enjoyment” by neighbours.

SECTION E – TOTAL

- 6.29 THS will record the total points earned for the Community Specific Factors in the “Subtotal Section “E” points” column (not to exceed 75 points).

SECTION F – APPLICANTS WITHOUT ARREARS – “GOOD STANDING”

- 6.30 There are no partial points awarded in this category. The application receives the maximum 50 or 0 points.
- 6.31 If the applicant and/or any household member has rental/damage arrears, they will receive 0 points. Arrears applicants with valid payment plans still receive 0 points. An applicant or household member is considered to have rental/damage arrears if they have arrears with an LHO; a private market landlord; or have caused a financial loss to the NWT HC (e.g. quit-claimed a unit; or have mortgage arrears).
- 6.32 Applicants with arrears must have a valid repayment plan in order to be point-rated and placed on the waiting list. Arrears applicants must continue to meet the terms of their repayment plan or they will be removed from the waiting list. Arrears applicants who have been removed from the waiting list must reapply for housing and meet all of the requirements previously noted, including a revised repayment plan. In order to be allocated a unit, the applicant must demonstrate a payment history of at least six months. LHOs are not obliged to allocate a unit to an applicant with arrears.

SECTION G - SUMMARY

- 6.33 The points recorded for sections A, B, C, D, E and F are added together and recorded in the column. Total points represent the applicant’s household point rating. (Not to exceed 200 points)

Authorities and References

National Occupancy Standard,
Canada Mortgage and Housing Corporation
http://cmhc.beyond2020.com/HiCOFAQs_EN.html

APPLICANT POINT RATING FORM

APPLICANT'S NAME: _____

CO-APPLICANT'S NAME: _____

<p>A. SUITABILITY (Overcrowding)(Maximum 25 points)</p> <ul style="list-style-type: none"> • No. of persons in the applicant's household (print) _____ • No. of bedrooms available to the Applicant household (circle) 0 1 2 3 4 5 • No. of bedrooms the applicant household is short of requirement (circle) 0 1 2 3 4 5 <p>If the Applicant's household is:</p> <ul style="list-style-type: none"> • Short 0 bedrooms 0 points • Short 1 bedroom 5 points • Short 2 bedrooms 10 points • Short 3 bedrooms 15 points • Short 4 bedrooms 20 points • Short 5 bedrooms 25 points 	
SUB TOTAL SECTION "A" POINTS ⇒	
<p>B. ADEQUACY (Housing Condition)(Maximum 25 points)</p> <p>If the Unit Condition Rating for the applicant's current unit is:</p> <ul style="list-style-type: none"> • 50% to 59% 6 points • 40% to 49% 11 points • 39% or less 16 points <p>AND, if the applicant's present unit does not have:</p> <ul style="list-style-type: none"> • Hot and cold running water 3 points • Bath or shower 3 points • Indoor flush toilet 3 points 	
SUB TOTAL SECTION "B" POINTS ⇒	
<p>C. AFFORDABILITY (Basic Shelter Costs-to-Income)(Maximum 10 points)</p> <p>If the applicant's shelter costs are:</p> <ul style="list-style-type: none"> • Less than 30% of the Household Income 0 points • 30% to 35% of the Household Income 2 points • 36% to 40% of the Household Income 4 points • 41% to 45% of the Household Income 6 points • 46% to 50% of the Household Income 8 points • More than 50% of the Household Income 10 points 	
SUB TOTAL SECTION "C" POINTS ⇒	
SUB TOTAL SECTIONS "A", "B", AND "C" POINTS ⇒	

SUB TOTAL SECTIONS "A", "B", AND "C" POINTS CARRIED FORWARD ⇨		
D. INCOME (Income – to- CNIT) $\text{Income} + \text{CNIT} \times 100 = \% \text{ of CNIT}$ (Maximum 15 points)		
If the Applicant's household income is:		
• 96% to 100% of CNIT		2 points
• 91% to 95% of CNIT		4 points
• 81% to 90% of CNIT		6 points
• 66% to 80% of CNIT		8 points
• Less than 66% of CNIT		15 points
SUB TOTAL SECTION "D" POINTS ⇨		
E. COMMUNITY SPECIFIC FACTORS (Maximum 75 points)		
• If the applicant has an approved application on file for:		
_____ months		1 points
_____ months		2 points
_____ months		3 points
_____ months		4 points
_____ months		5 points
• For victims of family violence		25 points
• If the applicant or a member of the household has a Disability		25 points
• If the applicant or a member of the household has a health condition that is aggravated by the applicant's current unit.		5 points
• If the applicant is separated from his/her family because there is a shortage of units.		5 points
• If the applicant is sharing accommodation with another nuclear family group because of a shortage of units.		5 points
• If the applicant is a longer term resident in "good standing"		5 points
SUB TOTAL SECTION "E" POINTS ⇨		
F. APPLICANTS WITHOUT ARREARS		
• If the applicant has no rental/tenant damage arrears:		50 points
SUB TOTAL SECTION "F" POINTS ⇨		
G. SUMMARY		
TOTAL SECTIONS A+B+C+D+E+F		TOTAL POINTS (MAXIMUM 200) ⇨
Comments:		

LHO Signature _____

Date: _____