

The Rental Assistance Program (FCMI-Phase 2)

This summary is for co-ops that have recently become eligible to access the Canada Mortgage and Housing Corporation-administered Rental Assistance Program (also known as Phase 2 of the Federal Community Housing Initiative). Co-ops may come to RAP from different paths: Section 95 co-ops and ILM co-ops may both be eligible to participate.

So, we were a **Section 95** co-op and now we're eligible for RAP... what's next?

The program formally began taking applicants in late 2020 and many former Section 95 co-ops were immediately eligible. There are a few things your co-op should prepare for as you transition to the new program.

Actions for **Section 95** co-ops

1. Revoke your previous subsidy policy that aligned with the original agreement. To do this, call a [special meeting](#) of members.
 - a. [Province-wide restrictions](#) to reduce the risk of COVID-19 transmission are in place, but this special meeting can be carried out online. Various meeting platforms allow options for participants to communicate by voice, share video, see presentations, and vote.
 - b. [Here](#) you can find some guidelines and tips for virtual meetings. You can also consider [CHF BC's meeting support services](#). Many co-ops find these services helpful for larger meetings, especially where voting might be involved.

2. Consider whether you want to adopt a new, broad Subsidy policy.
 - a. The [CMHC reference guide](#) clarifies RAP program guidelines and is available to all on the CMHC website. For many, this document and the agreement itself will identify what's expected of program participants.
 - b. Housing providers have the responsibility to ensure they use the most recent version. If you choose to create a new co-op subsidy policy, this policy needs to be updated to reflect changes as soon as a new version of the Guide is released by CMHC.

You will want to avoid any situation in which your policy does not line up with the current RAP guidelines: there may be challenges with implementing changes and moving through the formal approval of a new policy (version) in a timely manner.

3. Implement any necessary changes to other co-op policies:
 - a. Review over-housing policy to ensure it does not contradict new program requirements. [Over-Housing under RAP](#) may be helpful.
4. Start a discussion about your Subsidy Surplus Fund (if you still have money in it). This fund can be used at co-op's discretion for short-term support for members experiencing temporary disruptions in income (e.g. a Security of Tenure Fund), for internal support of low-income members alongside RAP (since RAP is scheduled to end in 2028), for funding co-op project(s), etc. Your board may decide to hold a [town hall meeting](#) to hear members' opinions and ideas how they'd like to use this fund.

So, we were an ILM co-op and now we're eligible for RAP... what's next?

Relatively few ILM co-ops were eligible for RAP when RAP launched in 2020. Most still had active rent supplement agreements and didn't need additional support. We expect more former ILM co-ops will look to RAP as time goes on.

Actions for ILM co-ops

1. Revoke your previous subsidy policy that aligned with the original agreement. To do this, call a [special meeting](#) of members.
 - a. [Province-wide restrictions](#) to reduce the risk of COVID-19 transmission are in place, but this special meeting can be carried out online. Various meeting platforms allow options for participants to communicate by voice, share video, see presentations, and vote.
 - b. [Here](#) you can find some guidelines and tips for virtual meetings. You can also consider [CHF BC's meeting support services](#). Many co-ops find these services helpful for larger meetings, especially where voting might be involved.
2. Consider whether you want to adopt a new, broad Subsidy policy.
 - a. The [CMHC reference guide](#) clarifies RAP program guidelines and is available to all on the CMHC website. For many, this document and the agreement itself will identify what's expected of program participants.
 - b. Housing providers have the responsibility to ensure they use the most recent version. If you choose to create a new co-op subsidy policy, this policy needs to be updated to reflect changes as soon as a new version of

the Guide is released by CMHC.

You will want to avoid any situation in which your policy does not line up with the current RAP guidelines: there may be challenges with implementing changes and moving through the formal approval of a new policy (version) in a timely manner.

3. Review your existing over-housing policy
 - a. Ensure there are no contradictions with the requirements of the new program. [Over-Housing under RAP](#) may be helpful.
4. Start a discussion about your Security of Tenure Fund. This fund can be used at co-op's discretion for short-term support for members experiencing temporary disruptions in income, for internal support of low-income members alongside RAP, for funding co-op project(s), etc. Your board may decide to hold a [town hall meeting](#) to hear members' opinions and ideas how they'd like to use this fund. It may be helpful to continue or even expand your Security of Tenure Fund since RAP is scheduled to end in 2028.

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