

Legally speaking...

Did you know?

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AFFORDABLE HOUSING

For many people, living on the west coast amidst some of the highest priced real estate in the country makes renting the only option. Finding ways to reduce housing costs can be difficult, and there are often long waiting lists.

Co-operative Housing

Co-op housing units have rents that are based on their tenant's ability to pay. A family whose income is higher will pay more, for example, than a single parent family on social assistance. As the family income increases or decreases, so does the monthly rent.

In co-operative developments:

- you purchase a "share" in the ownership of your home. This will be refunded to you at face value when you leave the co-op.
- you volunteer some of your time to manage the development.
- you cannot buy or sell your unit.
- you can live in the co-op as long as you meet the conditions set down in the co-op's occupancy agreement.

To apply call the **Co-operative Housing Federation of BC** information line at **604-879-5112** for a list of housing co-ops you can apply to.

Subsidized Housing

In BC, many social housing residents live in apartment buildings or townhouses where they pay 30% of their gross household income for rent. The federal and provincial governments provide a subsidy to make up the difference between what tenants pay for rent and the full rent for the unit.

- Women at risk of violence and people with the greatest financial need are housed first.
- A family's income level and number of dependants determine eligibility.
- Seniors who are 55 years or older may be eligible.
- People with disabilities who qualify for a disability pension or cannot work may be eligible.

To apply, call **BC Housing** at **604-433-2218**.

Outside the Lower Mainland:

1-800-257-7756.

Shared Accommodation

Shared accommodation can reduce rental costs but requires open discussion on costs, house rules and ways of resolving conflicts. Write a contract or letter of agreement as a record of your decisions.



**North Shore
Community Resources**
Connecting You to Community Services!