

Rent

This applies to Community Housing, Near Market and Mixed Income Housing tenants only.

How to Pay your Rent

- Rent is due on the first of the month.
- Rent can be paid via cheque, cash, debit payment, third party payment, direct deposit, pre-authorized debit or e-transfer.
- Rent cannot be paid with a credit card.
- If you want to pay your rent via direct deposit, contact your financial institution. Civida cannot set up direct deposit for tenants.
- If you wish to pay your rent using pre-authorized debit complete the Personal Pre-Authorized Debit Withdrawal Agreement form and submit the completed form to Civida.
- If you are paying your rent at Civida's office, please bring government issued ID (such as a driver's license, passport, or permanent resident card).
- If you are mailing a cheque for your rent, please include your name and tenant code (t-code) so that your payment can be linked to your account. Please do NOT mail cash.
- To be pay your rent by e-transfer, send funds to payment@civida.ca. In the notes section please include your t-code, full name and address. There is no need for a security question or password. All funds will be directly

deposited into the Civida bank account once sent.

Pre-authorized Debit

What is Pre-authorized Debit?

Pre-authorized debit is a convenient way to pay rent automatically. Instead of you dropping off rent payment at Civida, Civida will automatically withdraw rent from your bank account on the first day of the month. This automatic payment can also include your parking and power fees if those are part of your rental agreement with Civida.

You do not have to use pre-authorized debit to pay rent. You cannot use pre-authorized debit for back adjustments, maintenance charges, or overdue rent.

What are the benefits of pre-authorized debit?

The benefits of using pre-authorized debit are:

- Rent is paid automatically
- Saves time
- Saves money because you do not need to print cheques or travel to the bank

If your monthly income and rent stay the same most of the time, pre-authorized debit may be a good option for you. Talk to Civida to learn how to get a Pre-Authorized Debit Form to fill out or visit our website. If you return the form with less than 5 business days before the end of the month, payments will not start until the next month.

To cancel or stop using pre-authorized debit let Civida know in writing. We must receive the written request at least 5 business days before rent is due.

What happens if I do not have money in my account?

If you do not have enough money in your bank account when Civida tries to withdraw your rent, your rent payment will be considered late. You will be charged a “non-sufficient funds” (NSF) fee of \$25. You will need to pay your rent and this fee using a different payment method.

If you know you will not have enough money in your bank account to pay your rent, you must let Civida know at least 5 business days before rent is due. We can temporarily suspend your pre-authorized payment for that month. You will need to pay your rent that month using another method.

If you have a credit on your account talk to Civida on how to use it.

How is this different from “third party payments”?

Some tenants who receive income from the Government of Alberta use third party payments. This means their rent payment goes from the Government of Alberta directly to Civida.

If you currently use third party payment, talk to your Housing Clerk about the best payment option for you.

Determining Rent in Community Housing

Rent is calculated every year after completing the annual income review. As directed by Schedule B, Part 1 and 2 of the *Social Housing Accommodation Regulation*, rent is calculated as either:

- 30% of total annual income; or,
- According to the table below where one or more members of the household are in receipt of a social allowance or grant from the Student Finance Board for full-time study in a basic foundation skills program.

Number of Children in Household	Basic Rent for Household	
	One Adults	Two Adults
None	120	193
1	212	262
2	260	317
3	317	377
4	377	437
5	437	496
6 or more	496	555

All members of the household who are 17 years of age or less and related by blood, adoption or marriage or by virtue of an adult interdependent relationship to another member of the household.

Social Allowance

A social allowance is defined in section 1(1)(l) of the *Social Housing Accommodation Regulation* as any full or partial payment received under the *Income Support, Training and Health Benefits Regulation* (AR 122/2011) and any payment under a social assistance program of the Government of Canada. If some household members are receiving a social allowance or a grant from the Student Finance Board and other household members have a source of income, their rent shall be calculated according to the table plus 30% of the total annual income for the other household members.

Determining Rent in Near Market

The rents in Civida Near Market buildings are set annually 10-20% below market rent for units of a similar size and condition in the area. The rent does not change if a tenant's income changes.

Determining Rent in Mixed Income

The way in which your rent is calculated depends on the housing stream you live in. If you are living in a deeply subsidized home, your rent is calculated the same way as for Community Housing tenants. If you are living in Mixed RGI:

- Rent is calculated every year after completing the rent review.
- Tenants pay 30% of their total gross annual income, regardless of how much their income is.

Rent Adjustments

You will always be informed if you rent increases and any automatic payments will be adjusted for you.

Community Housing

If a household's monthly income decreases by \$35/month or more, the household can apply for a temporary rent adjustment.

If rent is adjusted within four months of the household's annual income review date, the rent will not be readjusted unless their income decreased by \$35/month or more again.

Temporary rent adjustments do not apply if a household begins or ends receiving a social allowance or a grant from the Student Finance Board, as per Schedule B, Part 2, of the *Social Housing Accommodation Regulation*.

- Rent would be recalculated for the house depending on the new source of income.
- The new rent amount would be set until the next annual income review.

Rent cannot be adjusted to less than \$120/month. The live-in aide (\$150/month) cannot be adjusted.

Mixed RGI

Rent can only be adjusted for a maximum of two months. After two months, the rent will return to the amount set at the most recent rent review.

Rent cannot be adjusted to less than \$400/month.