

Annual Eligibility and Rent Review Policy

Effective Date: September 29, 2025



1. Purpose

The Annual Eligibility and Rent Review Policy provides guidance to both NSPHA staff and tenants on the annual process of reviewing household eligibility, updating rent charges and confirming that tenants remain suitably housed. This policy ensures a consistent and transparent process for verifying continued eligibility for the public housing program and supports the effective use of government-owned public housing units, helping more eligible, low-income Nova Scotians access affordable housing.

This policy is designed to:

- Outline tenant responsibilities for completing the annual review process, including all the steps required to confirm eligibility and determine rent.
- Establish a fair, consistent and timely review process for NSPHA staff to assess household circumstances, update rental amounts and ensure housing continues to meet the household's needs.

2. Scope

This policy applies to all NSPHA tenants and staff involved in the annual eligibility review and rent calculation process. It is intended to ensure a consistent, province-wide approach to confirming tenant eligibility, calculating rent and verifying unit occupancy for all households receiving assistance through the public housing program.

3. Definitions

- **Client Record:** A client record refers to a resident or tenant's information, often stored within the system's resident ledger or within a broader client profile. This record would contain details relevant to their tenancy, such as personal information, lease details, RGI rental rate, payment history and any relevant documentation.

- **Household composition:** The number of tenants and household members in the unit, along with their ages and how they are related to each other.
- **Household Income Limits (HILs):** Household Income Limits (HILs) are mandated income threshold established by the Canada Mortgage and Housing Corporation (CMHC) for programs funded under the Social Housing Agreement (SHA), including the public housing program. HILs are the primary determinant of income eligibility for Rent-Geared-to-Income (RGI) public housing.
- **Household or household size:** The total number of people living in a public housing unit, including both tenants and occupants.
- **Landlord:** The Nova Scotia Provincial Housing Agency (NSPHA) is the landlord.
- **Lease:** The standard residential lease agreement issued by NSPHA. It includes the following components:
 - **Schedule A** – Statutory Conditions: As required under the Residential Tenancies Act (RTA).
 - **Schedule B** – Tenant Rules: Standard rules that apply to all tenants living in government-owned public housing.
 - **Schedule C** – Building/Property Rules: Site-specific rules that apply to a particular building or property.
 - **RGI Certificate:** A document generated by Yardi that provides a detailed breakdown of rent calculation under the RGI model, including household members, income sources, deductions, utility charges and the resulting monthly rent.
 - Any other applicable schedule, as required.
- **Lease Anniversary Date or Anniversary Date:** The date on which a lease was originally entered into. This date recurs annually for the duration of the tenancy.

- **National Occupancy Standard (NOS):** The National Occupancy Standard developed by CMHC, provides guidance on what counts as ‘suitable’ housing in terms of bedroom adequacy, based on household size, relationships, age and gender.
- **Occupants:** Adults, children, or dependents who live in the unit but are not named as tenants on the lease.
- **Overhoused:** A household is considered overhoused when the number of bedrooms in their unit is more than what they are eligible for under the National Occupancy Standards.
- **Periodic Lease:** A periodic lease renews automatically after a set period, such as a week, month, or year, until either the landlord or the tenant gives formal notice they want to end it.
- **Rent-Geared-to-Income (RGI):** The standard rent model for the public housing program. Rent is calculated based on total gross household income and composition, in accordance with the Rent Calculation Policy.
- **Residential Property Ownership:** Owner(s) of any real property including land and any buildings or permanent structures attached to it, and the interests, benefits and rights inherent in the ownership of physical real estate used for residential purposes.
- **Residential Tenancies Program:** The Residential Tenancies Program is a provincial administrative body within Service Nova Scotia that oversees and enforces the *Residential Tenancies Act* (RTA) – Nova Scotia’s landlord-tenant law. It provides information, guidance and dispute resolution services to both landlords and tenants.
- **Tenant:** Any individual who has signed a lease agreement with NSPHA. A tenant is legally responsible for:
 - Paying rent as specified in the lease.
 - Complying with all lease terms and conditions.
 - Ensuring that all occupants and guests adhere to the lease rules, cause no damage to provincial property, and do not disrupt other tenants.

Where multiple individuals have signed the lease, each is jointly and equally responsible for meeting all obligations. For the purposes of this policy, “tenant” refers to any or all individuals who are party to the lease.

4. Policy

A. Annual Eligibility and Rent Review Overview - Periodic Leases

Tenancy Status

- i. Periodic leases remain in effect unless terminated by the tenant or an eviction is approved by the Residential Tenancies Program (RTP).

Annual Eligibility Review Requirements

- ii. All tenants are required to complete an Annual Eligibility Rent Review by their lease anniversary date.
- iii. Each year, tenants must report the following, regardless of whether their circumstances have changed:
 - a. Household composition
 - b. Gross household income for all applicable household members
 - c. Declaration of ownership of any residential property

Notices

- iv. NSPHA will send an initial notice to tenants four months before the lease anniversary date. This includes:
 - a. A request for updated household income information
 - b. The *Annual Eligibility Rent Review Form*
 - c. A reminder that submission of this information is required before their lease anniversary date
- v. Tenants must return all required information by their lease anniversary date.

- vi. If the tenant has not responded to the first notice, a second written notice and review form are mailed three months prior to the lease anniversary.
- vii. If the tenant does not respond to the second notice, a final written notice and review form are mailed two months prior to the lease anniversary.
- viii. If the tenant does not submit the required information:
 - a. Staff will make at least two documented attempts during the final month before the lease anniversary date to contact the tenant (e.g., via in-person visit, phone or email, using the tenant's preferred method of communication).
 - b. These attempts will remind the tenant of the outstanding requirement and explain the consequences of failing to provide the information needed for NSPHA to confirm ongoing eligibility for the public housing program.

Outstanding Review

- ix. If the required information is not received by the lease anniversary date, and at least two contact attempts have been documented, the review is considered outstanding.
- x. NSPHA staff will make one final attempt to notify the tenant that the information is overdue. If no response is received, NSPHA will proceed to file an Application to the Director of the Residential Tenancies Program for appropriate action.

B. Household Composition and Overhousing

- i. Information related to household composition, as provided by the tenant in the *Annual Eligibility and Rent Review Form* is updated in the tenant's record.
- ii. Staff will assess whether the household is overhoused using the

established eligibility criteria included in the Overhousing Policy.

C. Household Income and Rent Calculation

- i. Income information provided by the tenant in the *Annual Eligibility and Rent Review Form* is recorded in the tenant's file.
- ii. Rent is calculated using the total gross income of all applicable household members.
- iii. The total gross household income is compared to the Household Income Limits (HILs) to determine ongoing eligibility and identify any required follow-up actions.

D. Disclosure of Residential Property

- i. Tenants must disclose the ownership status of any residential property during the annual eligibility review.
- ii. For procedures following disclosure, refer to the Property Ownership Policy.

5. References

Relevant legislation:

- [Residential Tenancies Act, RSNS 1989, c 401](#)