

**Chapter 6: Shelter Benefits**

**(viii) Special Needs: Ground Rent and Condo Fees**

<b>Intent:</b>	To provide details on ground rent/condo fees provided to Income Support applicants/recipients.
<b>Act:</b> (if applicable)	N/A
<b>Regulations:</b>	<p><b>5.</b> (1) An applicant or recipient shall, where required for an assessment of the applicant's or recipient's eligibility for income support, provide the following:</p> <p>(e) verification of whether the applicant or recipient is renting, boarding or has responsibility for a mortgage and the length of time for which the applicant or recipient has been boarding or renting;</p> <p><b>Rent or mortgage</b></p> <p><b>16.</b> (1) The maximum monthly income support</p> <p>(a) for rent is</p> <p>(i) for an adult living alone in a rented room or apartment, an amount up to \$299, or</p> <p>(ii) for 2 or more people in a rented room or apartment, an amount up to \$522; and</p> <p>(b) for mortgage is</p> <p>(i) for an adult, for the principal and interest on a mortgage for the purchase of a principal residence or for financing the repair of a principal residence, an amount up to \$299, or</p> <p>(ii) for 2 or more people, for the principal and interest on a mortgage for the purchase of a principal residence or for financing the repair of a principal residence, an amount up to \$522.</p>
<b>Overview:</b> (if applicable)	In addition to eligibility for actual rent or mortgage, there may also be eligibility for other fees charged by owners in certain types of residential accommodations.
<b>Policy:</b>	<p>Items of special need are addressed individually, dependent on the requirements of the specified accommodation.</p> <p><b>Condominium Fees:</b></p> <ul style="list-style-type: none"> <li>• Condominium fees are required to be paid by all condo owners to cover basic services such as grounds keeping, snow removal, garbage collection and exterior repairs, and are not included in the mortgage payment. <ul style="list-style-type: none"> <li>○ The recipient must provide verification:</li> </ul> </li> </ul>

- that the recipient is the owner of the condo and
- the monthly amount of the condo fees.
- The amount that can be provided for condo fees shall not exceed \$150/month
- The combined amount for the actual mortgage and the condo fees shall not exceed the maximum mortgage amount specified in Regulation 16.

**Ground Rent:**

- Ground rent is a fee charged by owners of subdivisions for residential mobile homes where the land is rented from the owner.
- In these subdivisions, the policy for ground rent is:
  - if an Income Support recipient owns the mobile home with no mortgage fee, the amount of the ground rent will be included in the Income Support benefit accommodation requirements as rent;
  - if the Income Support recipient is renting the mobile home, the basic rent and ground rent will be added together but the total cannot exceed the basic rental rate as indicated in Regulation 16 1(a) and the accommodation requirement in CAPS is rent; and
  - if the Income Support recipient has a mortgage payment, the total of the mortgage and ground rent cannot exceed the basic mortgage rates as per Regulation 16 (1)(b) and the accommodation requirement is mortgage in CAPS.
  - If an Income Support recipient's mortgage is paid in full while in receipt of Income Support benefits, then the CAPS accommodation requirement changes from mortgage to rent.

**Procedure: Condominium Fees:**

- Send the required verification to TRIM
- Calculate the amount that can be provided by deducting the actual mortgage payment from the maximum mortgage amount that can be provided as per Regulation 16.

**Examples:**

If a family has a mortgage payment of \$450/month and the condo fees are \$75/month, then the maximum amount available to be considered for condo fees is \$72 monthly \$522- \$450

	<p>= \$72)</p> <p>If a family has a mortgage payment of \$200/month and the condo fees are \$75/month, then the amount that can be included is \$75/month</p> <p>If the family has a mortgage payment of \$550/month and the condo fees are \$75/month, then the maximum amount available to be considered for condo fees is \$0 monthly (<math>\\$550 - = \\$522 - = -\\$28</math>)</p> <p><b>Ground Rent:</b></p> <ul style="list-style-type: none"> <li>• Send required verification to TRIM</li> <li>• Select the correct requirement in CAPS, either rent or mortgage dependent on the accommodation status, and ensure that the CAPS note reflects the breakdown in the actual requirement if ground rent is included in the rate.</li> </ul>
<b>Authority Level:</b>	Client Services Officer
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