

Chapter 6: Shelter Benefits

(ii) Rent and Mortgage

<p>Intent:</p>	<p>To clarify the criteria required to provide shelter benefits for recipients who are either renting in private accommodations, in subsidized rental units, or who have a mortgage.</p>
<p>Act: (if applicable)</p>	<p>14. (1) The eligibility of an applicant for income support shall be determined by an officer based on the information provided by the applicant under section 17, and where, based on the criteria prescribed in the regulations, the applicant's assessed need for income support is determined to be greater than his or her income and assets, that person shall be considered to be eligible for income support.</p>
<p>Regulations:</p>	<p>5. (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> <ul style="list-style-type: none"> (a) proof of the applicant's or recipient's personal information which may be required by an officer; (b) information regarding the applicant's or recipient's citizenship or residency status, including whether the applicant or recipient is a landed immigrant or a refugee claimant; (c) consent for the release of, obtaining or verifying personal information about the applicant or recipient; (d) proof of the identity of all adults and dependents residing in the home and their relationship to the applicant or recipient; (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; and (f) other information that may be required to assess eligibility as determined by an officer <p>and the information required under this section shall be used for the purpose for which it was obtained and for no other purpose.</p> <p>(2) Notwithstanding subsection (1), an officer may require, in writing, that the recipient provide additional information to assess the recipient's eligibility and the recipient shall comply in a manner acceptable to the minister within 30 days of the request being made by the officer.</p>

(3) An officer may, in the officer's discretion, make exceptions to the time period referred to in subsection (2).

(4) Where information is required under this section, a photocopy is considered acceptable.

(5) Where a recipient fails to comply with a request under subsection (2) in the time period prescribed in that subsection, the officer may deny, vary, suspend or cancel that recipient's income support.

Rent or mortgage

16. (1) The maximum monthly income support

(a) for rent is

(i) for an adult living alone in a rented room or apartment, an amount up to \$299, or

(ii) for 2 or more people in a rented room or apartment, an amount up to \$522; and

(b) for mortgage is

(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

(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.

(2) Where an applicant's or recipient's income support has been reduced under subsection 13 (2), the amounts under subsection (1) are increased by the amount of the deductions referred to in subsection 13 (2) but in no case shall the total amount exceed the actual amount required by the applicant or recipient for shelter.

(3) Notwithstanding subsection (1),

(a) for a widow or widower with no dependents who is an applicant or recipient, a maximum monthly amount for rent or mortgage up to \$522;

(b) for a recipient who was receiving income support under subparagraph (1)(a)(ii) or (1)(b)(ii) but who becomes alone because

(i) that recipient has separated from the recipient's spouse or cohabiting partner, or

(ii) that recipient has experienced the departure from the residence of all dependents

	<p>a maximum monthly amount up to \$522; or</p> <p>(c) where a recipient cannot, due to a mental, physical or social impairment as certified by an approved professional, reside with any other person, a maximum monthly amount up to \$522.</p>
<p>Overview: (if applicable)</p>	<p>N/A</p>
<p>Policy:</p>	<p>General</p> <ul style="list-style-type: none"> • Applicants/recipients have a right to apply for assistance with shelter in a form which meets their basic needs. • Whenever possible or practical, applicants/recipients without dependents should be encouraged to seek a boarding arrangement as opposed to providing rental accommodations. When a request for assistance with rent/mortgage is received from an applicant/recipient without dependents, they can be approved for rental benefits as per Regulation 16.1(a) (i), if they: <ul style="list-style-type: none"> ○ Have rented for at least 6 months immediately prior to applying for Income Support benefits. ○ Reside at the same rental address as when they last received Income Support benefits. If their address has changed, they must requalify for rent by verifying their accommodations for the previous 6 months. ○ Are being released from incarceration and received rental assistance immediately prior to the incarceration. • If there are circumstances where the applicant/recipient cannot verify any of the above, it is at the discretion of the Client Services Manager (CSM) to decide if the information gathered is sufficient to approve rental assistance. The following should be considered: <ul style="list-style-type: none"> ○ an applicant's/recipient's age, ○ history of renting, ○ medical, social or psychiatric issues and/or ○ ability to reside with others • Acceptable documentation verifying rental accommodations should be provided and may include a copy of the lease, rent receipts signed by the landlord, or other documents such as written verification from the landlord. Documentation from the landlord must be easy to read and include their name, address and telephone number.

- Failure to provide the initial verification of shelter within 30 days will result in the applicant/recipient not being provided any further Income Support benefits for the cost of their shelter until verification is provided.
- Income Support recipients who are also in receipt of home support services from Regional Health Authorities (RHA's) will be issued the subsidized rates for shelter, \$149 and \$263. These recipients are not eligible for the fuel supplement and single recipients are not eligible for the Special Needs Rent/Mortgage. If the recipients are a family, Special Needs Rent/Mortgage of up to \$109, can be added to bring the total rent up to \$372. RHA's have provision to provide actual shelter costs.
- Income Support recipients who have a child/children removed from their home by the Department of Children, Seniors and Social Development (CSSD), are entitled to the Special Needs Rent – Death/Separation benefit to maintain the family rate of rent.
- Applicants can receive the Special Needs Rent – Death/Separation benefit unless there is permanent order of removal in place.

Basic Rent

- Rental benefits can be provided for the actual amount of rent, up to the maximums provided under Regulations. Rates vary based upon whether the case consists of a single individual or family, if utilities are included and whether the unit is subsidized or the applicant/recipient is receiving a housing subsidy.
- Prior to benefits being provided for rent, applicants/recipients must provide a copy of the lease or official documentation from the landlord or official representative of the landlord, which includes:
 - the rental amount
 - if utilities (heat and/or lights) are included
 - the signature of the landlord or representative
 - the latest rent receipt
 - address of the rental
 - name, address and phone number for landlord
- If utilities are included in the rent, an adjustment is made to Family/Individual Benefits. This adjustment varies depending

on whether the applicant/recipient is renting a bed-sitting room or an apartment, and which utilities are included ([Regulation 13 \(2\)](#)). The amount deducted for utilities included in the rent can be subsequently issued as a requirement, if applicable, to meet the cost of the rent.

- If heat is included in the rent, there is no entitlement to the fuel supplement.
- Rental accommodations should include a refrigerator and stove.
- Ground rent can be considered for applicants/recipients who live in mobile homes on rented property. However, the amount of the ground rent plus the monthly rental or mortgage costs of the mobile home cannot exceed the rent or mortgage amounts as indicated in Regulations.
- Verification of the rent is required where there is a change of address or change in the rental amount. Changes can be made and information KIV'd for 30 days providing that rent is not paid directly to a landlord.
- The Department assumes no responsibility for the landlord tenant relationship. In the event of a dispute, the parties should be encouraged to address the matter under the [Residential Tenancies Act](#).

Bed-Sitting Room

- A bed-sitting room is defined as a rented room within a dwelling, owned by a non-relative in which the occupant(s) has exclusive use or shared use of kitchen and bathroom facilities. The occupant(s) (tenant(s)) maintains themselves independently of others by purchasing food, preparing meals, being responsible for their own laundry services and maintenance of their room.
- These rooms are considered as rentals, the only exception being the difference in adjustments to Individual Benefits due to utilities being included (see [Regulation 13.2 \(b\)](#)).
- Verification from the homeowner/landlord regarding rental rates and which utilities are included is required. Documentation must be clear and include the homeowner/landlord name and telephone number.
- There may be circumstances where due to psychiatric, physical or social conditions (verified by an approved

professional - nurse, physician, psychologist or social worker), or cases where an applicant has transferred from the Youth Services Division of Children, Seniors and Social Development; [Special Needs Rent – Special Cases](#) can be approved for people residing in bed-sitting rooms.

Shared Accommodations

- In the case of shared accommodations, each case can receive a portion of the actual rent to the maximum permitted under Regulations, not to exceed the portion being charged to them.
- If utilities are included in the rent, deductions will be made from the Individual/Family Benefits for each case.
- Applicants/recipients who share accommodations where heat is not included in the rent each qualify for the full monthly fuel supplement.
- In determining if individuals are sharing accommodations vs. boarding with another individual, staff should request a copy of the lease where applicable. As well, shared accommodations would not normally apply to adults living with their children, parents or grandparents as this would be considered as a board and lodging arrangement; however, exceptions may apply.

Rent to Own Arrangements

- Applicants/recipients who enter rental-purchase agreements are considered to be in a rental arrangement.
- Repairs to properties are not considered by the Newfoundland and Labrador Housing Corporation. Although a rental-purchase agreement may specify that the purchaser is responsible for repairs to the property, the [Residential Tenancies Act](#) indicates that there is still a landlord/tenant relationship and this relationship requires the landlord to maintain the premises in a good state of repair.
- Municipal taxes can only be considered if the person was living in the current address and has been in continuous receipt of Income Support benefits prior to April 2, 2000. If an individual ceases to receive Income Support benefits and re-applies at some future date, there will be no eligibility for payment of property taxes for the remaining period of the rental-purchase agreement.

Rental Arrears

- Rental arrears cannot be considered. The Department may intercede by paying future rent directly to the landlord if there is clear evidence of the recipient's continued inability or unwillingness to pay the rent to the homeowner. Where requested by the recipient, the amount of the direct payment to the landlord may be increased (using a portion of the Family/Individual Benefit) to gradually decrease the arrears owing.

Direct Payments to Landlord

- Rental and mortgage benefits are preferably paid to the recipient and should be paid directly to a landlord/mortgage holder if a recipient is unable to assume responsibility for paying the landlord directly or it is a condition of the rental agreement and recipient agrees to the terms. These situations are to be assessed on an individual basis and should be reviewed periodically to determine if circumstances have changed. (Exception: recipients living in subsidized housing or who have a mortgage with NLHC/CMHC where payments are issued directly to these agencies).
- Both the recipient and the landlord should be advised by letter or telephone when rent is being forwarded directly on behalf of the tenant. When a letter is sent, a copy should be forwarded to the recipient and landlord and a copy placed in TRIM. When advised by telephone, a note should be added in CAPS to confirm the details of the discussion. Communication with the recipient and landlord regarding the direct payment of rent, either by telephone or letter, should highlight the effective date of the rent and the extent of the Department's legal obligations:
 - **Although the Department is forwarding the rent on behalf of the tenant, it is not the tenant and will not assume any of the responsibilities of the tenant (outlined in the Residential Tenancies Act) such as payment of rental arrears, responsibility for damages, and notice to vacate the unit.**
 - Payments made to a landlord must be made through direct deposit.
 - Notification to the landlord of any changes to the rental agreement remains the responsibility of the tenant.

- Notification of a change in payment arrangements is the responsibility of the tenant.
- Where the amount issued to the landlord or mortgage holder is less than the monthly amount owing (due to income being deducted from the allowance), the Client Services Officer (CSO) should ensure that the recipient is aware of the amount issued on their behalf and their responsibility to make up the difference.
- Where the Department provides rent directly to a landlord, the CSO must be satisfied that the recipient has provided adequate notice to the landlord prior to moving to new accommodations.
- If the recipient has already moved and has occupied new accommodations without giving proper notice to the former landlord, that landlord is entitled to rent in lieu of notice. However, in such situations **the Department will not pay rent twice for the same period**. The recipient, in such circumstances, may decide to return to the place previously rented (the rent has been paid for the month in lieu of notice) or s/he will have to make their own arrangements with the new landlord in the interim period. The **only** exception is if the former landlord has been successful in re-renting the apartment without losing any rent. In this situation the rental assistance may be redirected to the new landlord despite the lack of proper notice. Any other exceptions will require the approval of a CSM.
- It should be noted that the Department will not pay rent in lieu of notice where the recipient is no longer eligible for Income Support benefits.

Subletting

- There may be occasions when a recipient wants to sublet or lease/rent their current rental accommodations to another person, or is renting an apartment that is sublet by a tenant. When these situations arise, the CSO must be aware of the following:
 - Landlords often screen prospective tenants; checking references, interviewing, and making informed decisions regarding who they will rent to. If their tenant sublets without their knowledge, this capacity is lost and may result in damage to their property. **Therefore, when a CSO becomes aware that a recipient is either subletting their rental accommodations or is**

renting an apartment sublet by a previous tenant, written approval from the landlord must be provided by the recipient and added to their file.

Mortgage

- Prior to benefits being provided for a mortgage, applicants/recipients must produce a copy of the original legally binding mortgage agreement and related documents or a completed Annual Mortgage Review form. Only conventional mortgages, which are those that are solely for the purpose of a home purchase (with the exception of consolidated mortgages referenced below), are to be considered an acceptable mortgage.
- Lines of credit or personal loans used to purchase a home or make repairs to a home are not considered an acceptable mortgage for applicants or recipients.
- Where the mortgage payment includes municipal taxes/fees, a separate requirement of taxes can be added to the recipients allowance only after the recipient has been in continuous receipt of Income Support benefits for 90 consecutive days. Where these taxes are not part of the mortgage, recipients should submit their invoices early in the calendar year and provide consent for the Department to direct the payment to the applicable town. CSOs should ensure that the accommodation record for the recipient clearly shows whether or not these taxes are included in the mortgage.
 - In cases where the recipient's municipal taxes are built into the mortgage payment, once the recipient has been receiving benefits for 90 days, the retroactive payment for municipal tax requirement can be issued.

Consolidated Mortgages

Applicants

- In cases where an **applicant** has a consolidated mortgage (obtained a mortgage prior to being in receipt of Income Support benefits which may include items/debts beyond the purchase/repair of the home), requirements can be considered up to the maximum amount of mortgage, not to exceed that which is indicated in [Regulation 16](#).

	<p>Recipients</p> <ul style="list-style-type: none"> o When recipients increase their mortgage amount, obtain a second mortgage/consolidate a mortgage for essential renovations/repairs only, the extra payment amount can be included in the requirement as long as the total requirement amount does not exceed the maximum amounts identified in Appendix B.5. Any amount not related to the purchase of or repairs to the home will be excluded as a mortgage requirement. Should recipients consolidate a mortgage when in receipt of benefits, leave the caseload and later reapply for Income Support; only the original mortgage payment will be considered and not the consolidated amount (unless the consolidation is for repairs or the amount has increased due to higher interest rates). <p>Mortgage Arrears</p> <ul style="list-style-type: none"> • Staff may receive a request for payment of mortgage arrears; however, when making a decision CSO's must ensure that the following criteria are considered: <ul style="list-style-type: none"> o income during the period the arrears occurred, o length of time receiving income support benefits, o reasons for arrears, o the amount of equity in the home, o the amount of the monthly mortgage payment and whether this is sustainable, o other family resources available, and o whether foreclosure on the home is imminent.
<p>Procedure:</p>	<p>General</p> <ul style="list-style-type: none"> • Ensure copies of rental/mortgage receipts and supporting documentation (i.e. mortgage documents or lease or verification documentation from the landlord) are retained as part of the official record. When information concerning shelter is not provided, remove the shelter requirement from the Income Support benefits and notify the recipient of the change, giving the reason and his/her right to appeal. • Direct payments for the eligible shelter amount to NLHC/CMHC if they are the landlord or mortgage holder. • When assessing if Income Support benefits should be redirected to a landlord/mortgage holder, consider the following factors in relation to the recipient:

- if they have a history of non-payment of rent in the past,
- due to a mental illness or an intellectual disability, professionals or advocates have identified their concern about the recipient being able to manage these payments, or
- if they have had a transient history of moving from place to place accruing rental arrears, or have had mortgage arrears paid in the past.
- If a recipient becomes single through separation, death of spouse or the dependent children are no longer included in the Income Support benefits, they are eligible to receive Special Needs Rent – Death/Separation benefit to maintain the family rate of rent as per the section [Special Needs Rent for Single Persons](#).
 - This includes circumstances where children may have been removed from the home by CSSD.

Client Services Officers must:**Rent**

- Ensure a lease agreement is provided if the applicant/recipient is renting private accommodations such as an apartment, house or a bed-sitting room.
- Ensure, if no lease agreement is available, that verification from the landlord or an official representative of the landlord, provides the following information:
 - the name, address and telephone number of the owner of the rental accommodations,
 - verification of the rental rate,
 - the signature of the landlord or representative, and
 - whether utilities are included in the rent.
 - Address of the rental accommodation
- Ensure the rent receipt was for the previous month's rent before benefits for shelter are provided.
- When a recipient calls to advise that they have moved, ensure information is obtained including the name of the new landlord, rental amount, address, whether utilities are included and if the current landlord was given adequate

notice. New rental verification can be KIV'd for 30 days with notice sent to the recipient advising them of required information and due date. Regions must have some type of tracking system in place to ensure that the required information is received.

- Whenever possible, discuss the option for rent to be paid directly to the landlord to avoid an eviction. (**note: rental arrears cannot be provided through the Department**).
- Refer to [Regulation 13 \(2\)](#) or [Appendix B.5](#) when utilities are included in the rent for the appropriate deduction from Family/Individual Benefits.
- When an absent parent is paying rent in **lieu of child support**, the rent should still be added as a requirement when determining eligibility and the funds will be considered exempt.
- When a former partner is paying rental costs in **lieu of spousal support**, rent will still be included as a requirement when determining eligibility; however, all funds paid towards the rent by that person must be considered as non-exempt income.

Rental Types	Single	Family	Fuel Eligibility
Private Landlord Regular rent	\$299	\$522	Yes-if heat is not included in rent
NLHC-Rental Housing Stock * Subsidized	\$149	\$263	No
NLHC-Rent Supplements** Subsidized	\$149	\$263	No
HCS Subsidized*** Subsidized	\$149	\$372	No
Community Partner Housing (block funding by NLHC)	\$198 (\$149 + \$49)	\$421 (\$372 + \$49)	No
City of St. John's Housing** Regular Rent	\$299	\$522	Yes

Lower End of Market			
City of St. John's Housing** Regular Rent Rent Geared to Income	\$375 (\$299 + \$76)	\$598 (\$522 + \$76)	No

* Recipients who become single as a result of death, last child leaving home or separation may be required to continue to pay the family rate of rent. When determining eligibility, the actual lease amount should be considered (which is often higher than what the Department pays) and thereafter, \$149 or \$263 will apply. There are still several units within the St. John's area, specifically some at Chalker Pl., where heat and light is included in the rent.

**There is a maximum supplement amount provided by NLHC that takes into consideration the amount paid by the Department to the recipient. If the recipient's rent is in excess of the combined amounts provided by the Department and NLHC, the amount deducted for utilities (\$76, \$49 or \$27) from the Family/Individual Benefit, can be added back onto the recipient's rent requirement. The total rental amount paid to the recipient cannot exceed the total rental cost, and will only apply to NLHC rent supplement units (private landlords).

***If utilities are included in the rent, where appropriate the additional \$49 or \$76 can be added onto the rent requirements. Special Needs Rent – Special Cases, up to \$109, may be added to the subsidized family rate of \$263, to enable the full amount of \$372.

Rent Paid Directly to Landlord

- Ensure that the landlord and recipient are aware, either by telephone or letter, that rent will be paid directly via direct deposit, the effective date, and that the Department will not assume any of the responsibilities of the tenant as outlined in the [Residential Tenancies Act](#). A draft copy of a letter that may be used to send to landlords can be found on the Department's intranet site under [Tools and Resources, Client Letters: Rent Direct to landlord](#).
- Ensure that changes are only made to rental accommodations when verification of rental information is received and that adequate notice was given to landlord.
- Where the amount of the rent exceeds the rates provided in Regulations, the monthly rental amount will be forwarded to

the landlord, with the remaining balance drawn from the recipient's basic benefits.

Subletting

- Ensure that recipients who are subletting a rental accommodation or who are renting an apartment that is sublet by a previous tenant, provide written approval of the sublet by the landlord.

Rent to Own

- Advise applicants/recipients who have entered into a rental-purchase agreement that the Department considers these agreements to be a rental arrangement, and therefore will not consider the payment of repairs or municipal taxes on the property.
- Municipal taxes on such a property can only be considered:
 - if the person was living in the current address prior to April 2, 2000, and
 - has been in continuous receipt of Income Support benefits since April 2, 2000.

Mortgage

- Ensure that the following conditions are met regarding mortgages:
 - the mortgage is valid and on the applicant's/recipient's primary residence only
 - the applicant/recipient provides proof of ownership of the primary residence
 - that for a recipient, the mortgage is not a loan or a consolidation of loans to purchase other items. A consolidation must be for home repairs only.
- Advise recipients who have been recently separated/divorced that:

Child Support

- When an absent parent is paying a mortgage in **lieu of child support**, the mortgage should still be added as a requirement when determining eligibility and the funds will be considered exempt.

Spousal Support

- Where the former partner pays the full mortgage in addition to regular spousal support payments, a mortgage requirement will not be added as an Income Support benefit, nor will the mortgage payment be considered as income for that recipient; however the additional spousal payment amount, is to be considered non-exempt income. Where the mortgage payment is the **only** source of spousal support provided, the mortgage cost can be added as a requirement up to the maximum permitted and the payment of the mortgage will be considered as a source of non-exempt income.
- Where the former partner pays half the mortgage, and no spousal support, only the remaining half of the mortgage (up to the maximums included in Regulations) will be considered as a requirement. The payment of mortgage by the absent spouse is not considered as income.
- In extenuating circumstances where the Income Support recipient has been left to assume the entire cost of the mortgage, the full amount of the mortgage up to the maximum amount permitted under the Regulations, can be considered as a requirement to prevent the loss of the home. In these instances, the recipient is required to commence legal proceedings to settle future ownership.
- a referral will be made to a departmental social worker to assess the potential for spousal support.
- Ensure that as cases with a mortgage are reviewed every January, the following information is reviewed and the documents are retained in the official record:
 - a statement of the payments made during the previous year,
 - the amount of monthly/semi-monthly payment, and
 - the present balance to ensure that the mortgage has not been refinanced.

Note: Recipients with NLHC and CMHC mortgages are exempt from this process as payments are made directly to these agencies through a group payee.

- When applicants/recipients have both a mortgage and a Provincial Home Repair Loan (PHRP, previously referred to as RRAP) staff must ensure that they are selecting the correct category in CAPS to record this information. The “regular” mortgage must always be added as the “Detail” type first on the Accommodation screen, AM 4100. Any PHRP loans would be entered in the screen below as additional mortgage (Mortgage 2, Mortgage 3 etc.) and should never be recorded in the top portion “Detail” as RRAP, unless there is no “regular” mortgage on the home.
- When completing the mortgage tab for PHRP, staff should ensure that they select NLHC under the Financial Institution field.
- KIV all cases on the anniversary date of the mortgage to record the new terms of the mortgage renewal.
- KIV new and reopened cases for 90 days so the Income Support benefits can be adjusted to include municipal fees if they are part of the mortgage payment.

Mortgage Arrears

- In situations where there are no other alternatives for the recipient, obtain approval from the CSM to provide emergency Income Support benefits to offset the mortgage arrears. Advise the recipient that the full amount of the arrears will be set up as an overpayment and obtain their acknowledgement of this in writing. Approval from the Regional Director must be given if the amount required to offset mortgage arrears exceeds six months of payments.

Note: Legal fees related to a foreclosure should be avoided if possible. If not, the legal fees can be approved as emergency assistance and included in the overall overpayment.

- Never provide information about applicants/recipients to collection agencies/ mortgage holders without the written consent of the applicant/recipient.

Overlap of Rent/Mortgage

- Benefits for rent and mortgage are paid in advance. For recipients in receipt of non-recurring benefits, rental/mortgage payments are issued for the same time period as Individual/Family Benefits. For recipients receiving recurring pay benefits (1st and 16th of each month), there is provision to overlap these payments for up to 15 days which would allow

	<p>recipients to make their payments at the beginning of each month. If utilities are included in the rental amount, an amount equivalent to the applicable deduction, taken from the Family/Individual Benefit, can be allowed in the overlap as a utility requirement. An overlap of the Special Needs portion is also permitted. The overlap can be provided as a supplementary benefit.</p> <ul style="list-style-type: none"> • When a recipient is only eligible for a supplement to their income and the supplement amount is less than their bi-weekly rental/mortgage requirements, no overlap for rent/mortgage can be provided. <p>Example: Applicant is eligible as of May 14th and is placed on recurring pay as of that date. The applicant/recipient will receive a cheque(s) for the period May 14-31; the rental portion which will be used to pay May’s rent. The applicant/recipient can also be provided with a rental overlap for 15 days of the following month (June 1-15) through supplementary benefits, using the appropriate overlap requirements. This overlap plus the rental portion included in the June 1 cheque will allow the applicant/recipient to pay June’s rent on June 1. In the subsequent month, the recipient is expected to utilize the rental portion included on his June 16th and July 1st cheques to pay July’s rental amount.</p>
Authority Level:	<p>Client Services Officer</p> <p>Client Services Manager/Regional Manager of Income and Social Supports</p> <ul style="list-style-type: none"> ▪ Mortgage arrears less than six months ▪ Approval of rent for single applicants/recipients when six months verification of rent cannot be confirmed <p>Regional Director</p> <p>Mortgage arrears in excess of six months</p>
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