

Chapter 6: Shelter Benefits

(vii) Special Needs: Ground Rent and Condo Fees

Intent:	To provide details on ground rent/condo fees provided to Income Support applicants/recipients.
Act: (if applicable)	N/A
Regulations:	<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> <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>Rent or mortgage</p> <p>16. (1) The maximum monthly income support</p> <p>(a) for rent is as follows:</p> <p>(i) for an adult living alone or with a dependent in a rented room or apartment, an amount up to \$522, or</p> <p>(ii) for 2 or more adults living in a rented room or apartment, an amount up to \$299 for each adult; and</p> <p>(b) for a mortgage is as follows:</p> <p>(i) for an adult living alone or with a dependent, for the principal and interest payments on a mortgage relating to the purchase of a principal residence or the financing of repairs to a principal residence, an amount up to \$522, or</p> <p>(ii) for 2 or more adults, for the principal and interest payments on a mortgage relating to the purchase of a principal residence or the financing of repairs to a principal residence, an amount up to \$299 for each adult.</p> <p>(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.</p>

<p>Overview: (if applicable)</p>	<p>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.</p>
<p>Policy:</p>	<p>Items of special need are addressed individually, dependent on the requirements of the specified accommodation.</p> <p>Condominium Fees:</p> <ul style="list-style-type: none"> • 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"> ○ The recipient must provide verification: <ul style="list-style-type: none"> • 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. <p>Ground Rent:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ 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:	<p>Condominium Fees:</p> <ul style="list-style-type: none"> • 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. <p>Examples: If an individual 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 = \$72)</p> <p>Ground Rent:</p> <ul style="list-style-type: none"> • Send required verification to TRIM • 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.
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