

Chapter 6: Shelter Benefits

(ii) Rent and Mortgage

Intent:	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.
Act: (if applicable)	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.
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; and</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</p>

	<p>exceed the actual amount required by the applicant or recipient for shelter.</p>
Overview: (if applicable)	N/A
Policy:	<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. Acceptable documentation verifying rental accommodations should be provided and may include a copy of the lease including all names renting on the lease or rental agreement, 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. Direct deposit information is also required for the landlord when rental benefits will be paid directly to the landlord on behalf of the applicant/recipient. A monthly rental benefit of up to \$522 is available for a single adult living alone or a single parent. A monthly rental benefit of up to \$299 for each adult is available for single adults who are living with other adults as roommates and each adult in a couple on the same file (\$598 combined). 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 applicants/recipients that are living in a Supported Living Arrangement can receive an amount up to \$522 and also receive rent subsidies from NL Health Services (NLHS) and NLHC (i.e. Wiseman Centre units, Center of Hope, Rawlins Cross units operated by Stella Burry, Lilly Building).
Subsidized Rent	

- Income Support applicants/recipients who are also in receipt of home support services from NLHS will be issued the subsidized rates for shelter, \$149 for individuals and \$263 for families. A Supplemental Housing Benefit in the amount of \$109 is also issued for families to increase total rent to \$372. These applicants/recipients are not eligible for the fuel supplement.
- Income Support applicants/recipients who are living in NLHC stock accommodations or who receive a housing supplement such as the Canada Housing Benefit (CHB) are issued subsidized rent, \$149 for individuals and \$263 for families. A Supplemental Housing Benefit in the amount of \$114 is also issued for individuals requiring the subsidized family rate of \$263, such as in the case of the death of or separation from a spouse or removal of all dependents from the file.

Basic Rent

- Rental benefits can be provided for the actual amount of rent, up to the maximums provided under Regulations. Rates vary based upon:
 - If the case consists of an individual living alone or a single parent, an amount up to \$522;
 - shared rent, roommates or couples, an amount up to \$299 for each adult (\$598 combined for a couple on the same file);
 - If utilities are included;
 - 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:
 - o the rental amount
 - o all names included on the lease or rental agreement
 - o if utilities (heat and/or lights) are included
 - o the signature of the landlord or representative
 - o the latest rent receipt
 - o address of the rental
 - o name, address and phone number for landlord
 - o Direct deposit information for the landlord when rental benefits will be paid directly to the landlord on behalf of the applicant/recipient.

- 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](#).

Supported Living Arrangements

- In select circumstances, including supported living arrangements approved by the Department (i.e. Wiseman Centre units, Center of Hope, Rawlins Cross units operated by Stella Burry, Lilly Building), the Department has agreed to provide an amount up to \$522 while HCS and/or NLHC will cover the balance.

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.

- A bed-sitting room requires a rental agreement or lease for each individual room and has no impact on other occupants or tenants in the household. Rent for a bed-sitting room is eligible up to \$522 per month for a single adult living alone or a single parent and up to \$299 for each adult in a couple.
- 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.

Shared Accommodations

- In the case of shared accommodations, each adult roommate or leaseholder can receive a portion of the actual rent up to an amount of \$299, 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 or rental agreement to identify names listed. If the individual's name is not listed, than they are considered to be board and lodging.

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 should be paid to the recipient and should only 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:

- o **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.
- o Payments made to a landlord must be made through direct deposit.
- o Notification to the landlord of any changes to the rental agreement remains the responsibility of the tenant.
- o 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.

- o 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

- o 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](#).

Recipients

- 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).

Mortgage Arrears

- 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:
 - 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.

Procedure: Client Services Officers must:

- 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.
- Client Service Officers must verify rental accommodations to establish if an applicant/recipient is eligible for rent up to \$299 per adult roommate or in a couple or up to \$522 for a single person living alone.
- 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:
 - o if they have a history of non-payment of rent in the past,
 - o 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
 - o 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.

Rent

- Ensure that verification from the landlord or an official representative of the landlord, provides the following information:

- o the name, address (including the community) and telephone number of the owner of the rental accommodations,
- o verification of the rental rate,
- o all names included on the lease or rental agreement
- o the signature of the landlord or representative, and
- o whether utilities are included in the rent.
- o Address of the rental accommodation
- When a recipient calls to advise that they have moved, ensure information is obtained including if they are living alone or if others are listed on the lease agreement, 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 applicable, 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	Individual Living Alone	Roommate/ Couples	Fuel Eligibility
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	Private Landlord Regular rent	\$522	\$299 for each adult (\$598 combined for couples)	Yes-if heat is not included in rent
	NLHC-Rental Housing Stock * Subsidized	Single Unit \$149	Couple (with or without children) or Single Parent \$263	No
	NLHC-Rent Supplements** Subsidized	Single person \$149	Couple (with or without children) or Single Parent \$263	No
	HCS Subsidized*** Subsidized	Single person \$149	Couple (with or without children) or Single Parent \$372	No
	Community Partner Housing (block funding by NLHC)	\$198 (\$149 + \$49)	\$421 (\$372 + \$49)	No
	Supported Living Arrangements	\$522	\$522	No
	City of St. John's Housing	\$522	\$299 for each adult (\$598	Yes

	Regular Rent Lower End of Market		combined for couples)	
	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. In these cases subsidized rent of \$149 + \$114 Supplemental Housing Benefit will be used. 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).

***The amount of \$372 is a combination of \$263 subsidized rent + \$109 Supplemental Housing Benefit. If utilities are included in the rent, where appropriate the additional \$49 or \$76 can be added onto the rent requirements. A Supplemental Housing Benefit, up to \$109, may be added to the subsidized family rate of \$263, to enable the full amount of \$372.

Shared Cases with Health & Community Services (HCS)
Receiving Home Supports

- Recipients receiving services from HCS and Income Support would be eligible for the subsidized rate of rent from this Department. The Individual rate would be \$149 and the family rate \$372.00 (\$263 + \$109 Supplemental Housing Benefit). In cases where utilities are included in the

rent, the portion deducted from Family/Individual benefits can also be issued towards shelter costs. HCS has the ability to “top up” the amount issued by this Department to the actual rate of rent as well as to consider actual utilities.

Supported Living Arrangements

- In select circumstances, including supported living arrangements approved by the Department (i.e. Wiseman Centre units, Center of Hope, Rawlins Cross units operated by Stella Burry, Lilly Building), the Department has agreed to provide an amount up to \$522 while HCS and/or NLHC will cover the balance.

Mental Health and Addictions

- Applicants/recipients who are subsidized by Mental Health and Addictions may receive Income Support shelter benefits of up to \$522 to ensure stable housing. When NLHC also provides a subsidy, rental rates must be changed to the NLHC subsidized rates.

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.

- o 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.
- o 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.
- o 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:
 - o a statement of the payments made during the previous year,
 - o the amount of monthly/semi-monthly payment, and
 - o 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 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. The overlap can be provided as a supplementary benefit.

	<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:	Client Services Officer Client Services Manager/Regional Manager of Income and Social Supports Mortgage arrears less than six months Regional Director Mortgage arrears in excess of six months
Date revised:	August 2025