
Shelter Allowances Overview

General Principle

The Department of Indian Affairs and Northern Development (DIAND), through the on-reserve housing program, makes funds available to First Nation communities for housing construction, improvements, and repairs. The chief and council of each band are expected to allocate housing and housing repairs to band members, giving priority to the most needful families.

Policy

Shelter allowances are issued to social assistance recipients, within provincial maximum shelter rates on the basis of actual documented costs.

These maximum shelter rates are based on family unit size, and are inclusive of rent, utilities, and other allowable shelter costs.

Maximum shelter rates may not be exceeded.

Eligibility

A shelter allowance may only be issued to meet actual, documented shelter costs (up to maximum shelter variable) if the following conditions apply:

- the applicant meets social assistance eligibility requirements
- the applicant occupies the dwelling
- in the event that a significant change occurs, the change must be documented, and evidence must be placed on the client file
- evidence of actual costs, in the form of billings, receipts for fuel, utility, etc., and rental agreements, is produced for the administering authority and maintained on the client file

A rental agreement is to be copied and placed on the client file. A shelter allowance may only be issued when documentation is placed on the recipients file to show actual shelter costs.

Rental Agreement Information

The Ministerial Guaranteed Certificate Number or Canada Mortgage and Housing Corporation (CMHC) Master Reference Number, or Personal Mortgage Number *must be referenced* on one of the following types of rental agreements:

- social housing agreement
- band rental agreement
- personal mortgage agreement
- private rental agreement
- housing loan repayment agreement

The rental agreement requires the following information:

- amount of established rent for home
- address of home
- start and end date
- signature of the band housing officer and the applicant or recipient
- list of occupants in the home that includes the name, age, relationship, income source
- the ministerial guaranteed number or CMHC master reference number

No shelter allowance is to be issued when an applicant or recipient has already paid all shelter costs for that month.

If partial shelter costs have been met by an applicant or recipient, a shelter allowance for only the remaining shelter costs may be issued.

Shared Shelter

In situations where two or more people (neither of who is the spouse nor dependent of the other), or two or more families share a common dwelling, the administering authority will divide the documented allowable shelter costs by the number of people occupying the common dwelling.

When calculating a recipient's shelter costs for two or more families who occupy the same place of residence, the allowable documented shelter costs of any one of them will be accepted.

The smaller of the following amounts will determine shelter costs:

- the allowable documented shelter amount calculated by:
 - dividing the actual costs for all the families by the number of persons occupying the place of residence
 - multiplying the result by the number of persons in each family
- the amount declared by that family as the shelter costs for that family

Example

A total of six people share the same home: a family unit of four and a family unit of two

Step 1 Documented allowable shelter costs on file:

Rent \$460 + Hydro E.P.P. \$120 + Phone Rental \$20 = \$600 (allowable shelter)

Step 2 Divide total actual costs per individual

Rent $\$460 \div 6 = \76.67

Hydro E.P.P. $\$120 \div 6 = \20.00

Phone Rental $\$20 \div 6 = \3.33

Step 3 Multiply actual costs by each family size

Family unit of 4:	Rent	$\$76.67 \times 4 = \306.68
	Hydro E.P.P.	$\$20.00 \times 4 = \80.00
	Phone Rental	$\$3.33 \times 4 = \13.32
	Total	\$400.00
Family unit of 2:	Rent	$\$76.67 \times 2 = \153.34
	Hydro E.P.P.	$\$20.00 \times 2 = \40.00
	Phone rental	$\$3.33 \times 2 = \6.66
	Total	\$200.00

Shelter Allowance for Children Residing with Other Parent 40% of the Time

For the purposes of this section, “family” includes a child who is not a dependent child and who resides in the parent’s place of residence for not less than 40% of each month, under the terms of an order or an agreement filed in a court in British Columbia. See Chapter 5.8, Shared Parenting Assistance.

Equal Payment of Utility Bills

Wherever possible, recipients are to be referred to utility suppliers to have utility bills averaged over a 12-month period. Equal payment or other utility averaging accounts will have an annual adjustment to ensure these payments are in line with costs. The administering authority must ensure these are taken into account when establishing a recipient's eligible shelter costs.

Adjustment refunds by the supplier are to be sent to the recipient, even if the administering authority is administering the recipient's funds. The refund is not to be considered income.

Refinancing

The shelter allowance will not be increased if the home of a recipient is remortgaged and the mortgage payments are increased, unless the previous mortgage term had expired.

Decreased Family Unit

In circumstances of an eligible recipient change, creating a shortfall due to decreased family unit size, the administering authority may, on an exceptional basis, continue to issue shelter allowance at the previous unit size for a period up to three months. Must provide case notes and complete new *Budget and Decision Form* (901-25) to ensure recipient is aware of expected shelter decrease.

Hospitalization

If a recipient is temporarily hospitalized, the administering authority may issue current eligible shelter allowance to maintain the home for a period up to three months. This may be extended, subject to written confirmation from the physician as to an estimated release date, but may not exceed a maximum of 12 months.

Shelter Maximums

In no case may the total shelter allowance issued for all shelter costs (rent, heat, hydro, phone, mortgage payment, home maintenance and repairs, etc.) exceed the maximum shelter rates.