

Saskatchewan Housing Benefit

Frequently Asked Questions for Applying

Q. *When is the deadline to apply?*

- A. There's no deadline to apply and you can apply any time. However, limited funding is available each year, and it's available on a first come, first served basis.

Q. *How long will I receive the benefit?*

- A. You'll receive the benefit for 12 months as long as you continue to meet the terms and conditions of the program. You might continue to receive the benefit longer than 12 months if you remain eligible and funding is available.

Q. *What is annual before-tax household income?*

- A. Annual before-tax household income is the total income of all adults 18 and older who live in your house, excluding dependents under 25 if they are full-time students. Income includes employment income, pension income, employment insurance and child support. The easiest way to determine your annual before-tax household income is to use Line 15000 from your most recent Income Tax Return or Notice of Assessment.

Q. *How do I determine my utility costs?*

- A. To determine your utility costs, use the average amount you pay monthly for power/ electricity, energy and water/sewer. Don't include any utilities included in your rent. If you have equalized payments, use the most recent months' bills. If you don't have equalized payments, determine how much you paid over the last year and divide by 12 months. If you haven't lived in your current residence for a year, use the amount you've paid since moving in and divide by the number of months you've lived there. Please keep a copy of your utility bills to submit to SHC, if required.

Q. *What is the Maximum Rent Allowance?*

- A. The Maximum Rent Allowance is the maximum amount of rent you can claim towards your total shelter cost. If your rent is lower, use your actual rent; if your rent is higher, use the Maximum Rent Allowance that applies for your household size. To find the Maximum Rent Allowance for your household size, see the [FACT SHEET: Saskatchewan Housing Benefit](#). (link)

Q. *My rent is higher than the Maximum Rent Allowance. Why can I only claim my rent up to this amount?*

- A. The Maximum Rent Allowance is based on the median market rent by bedroom size as determined by Canada Mortgage and Housing Corporation (CMHC). If your household's monthly rent is higher than the Maximum Rent Allowance and you're paying more than 40 per cent of your income towards shelter costs, we encourage you to find a more affordable rental option.

Q. *How do I estimate how much of my income I pay towards shelter costs?*

- A. You'll need to know the monthly amount you currently pay for rent and utilities and your monthly before-tax household income. Add your rent and utilities to find your total shelter costs. Then divide your shelter cost by your monthly income and multiple by 100. This number is the per cent of income you pay towards shelter.

Q. *Who do I contact for more information?*

- A. You can call Saskatchewan Housing Corporation for more information by phone (1-844-787-4177) or email SaskHousingBenefit@gov.sk.ca.