

OVERVIEW

Supporting Homeless Seniors Program

What is this program's objective, and who is it trying to reach?

The Government of Canada is committed to ensuring that benefits reach those for whom they are intended. Some of the most vulnerable seniors in our society do not receive their Canada Pension Plan (CPP), Old Age Security (OAS), and/or Guaranteed Income Supplement (GIS) benefits. Many seniors who are homeless or at risk of homelessness do not have the psychological ability to apply for and use their benefits. Some have mental illness or varying degrees of dementia. Some are experiencing other conditions which may affect their ability to apply. In the federal setting this may be referred to as "incapability", which is a similar concept to "incapacity" in the provincial setting.

The sad irony is that some of the citizens in greatest need of CPP, OAS and/or GIS, to which they have contributed and to which they may be entitled, do not receive the benefit of those funds, which might otherwise have a very significant, positive effect upon their lives. These seniors do not have the ability to apply for these benefits and use them to better their circumstances. If these seniors are to receive their benefits they will need help.

The organizations that deal directly with homeless seniors in their communities tend to be either municipalities, or they are charitable or non-profit organizations. The Supporting Homeless Seniors Program has expanded the capacity of reputable organizations and municipalities already on the front-lines of service delivery to homeless seniors to help them apply for and administer their CPP, OAS and/or GIS benefits.

Who can apply?

Under this program, the following organizations are eligible to apply:

- Municipalities that are incorporated under Provincial and/or Territorial statutes;

- Charitable organizations that have tax exempt status under the *Income Tax Act* (ITA) and are registered with the Canada Revenue Agency (CRA); and
- Non-profit organizations that have tax exempt status under the ITA and are registered with the CRA. Charitable and non-profit organizations must be able to demonstrate that they are reputable and suitably experienced in homelessness outreach to participate in this program, and possess liability insurance typical for such organizations.

What about Powers of Attorney, Public Guardianship, etc.?

This program is not for seniors whose affairs and decisions are currently under the management of a valid power of attorney or public guardianship. The intention of this program is to reach seniors who are at risk of falling through the cracks, by allowing those agencies that work with them most directly to apply and administer these funds on their behalf.

What is the process for applying?

In advance of submitting an application, the applicant organization must also have assessed the living situation of the affected senior and determined that he or she is homeless or at imminent risk of being homeless. The following factors are relevant:

- The absence of a fixed home address;
- A regular pattern of shelter usage;
- A precarious/unsafe/inadequate housing arrangement; and/or
- Self-identification by the individual that they are homeless.

The applicant organization is to complete and submit an agreement to administer benefits and a certificate that sets out the homelessness and incapability of the senior, as follows:

1. Agreement to administer benefits under the *Old Age Security Act* and/or the Canada Pension Plan by an Agency or Institution (ISP-3507); and

2. Certificate of Incapability (ISP-3505), which has been completed by one of the following professionals:
- Certified medical professionals: physician, registered nurse, nurse practitioner, psychologist or psychiatrist; or
 - Lawyers and social workers are also eligible to complete the certificate for this program.

What are the obligations of a third party?

In signing the “Agreement to Administer Benefits” form, the applicant organization, agrees to:

- Administer and spend the benefits on behalf of the individual;
- Assume the responsibilities of the affected senior, with respect to the administration of benefits. For example, to provide such information as may from time to time be requested by Service Canada;
- Keep accurate and complete records of the benefits received from the Minister of Employment and Social Development (the Minister) and account for how this money was spent (see next section for further details on this requirement);
- Notify Service Canada of any relevant changes;
- Return the payment for any month in which the individual is no longer in their care or deceased.

If the initial application is approved, what are the ongoing accounting and reporting requirements?

A registered charity, non-profit organization, or a municipality appointed to administer benefits on behalf of a homeless senior will be expected to account every year for monies received.

Should Service Canada have questions, the third-party administrator must be able to readily provide the requested documentation for the applicable year(s).

What safeguards are in place to ensure proper third-party administration of benefits?

Before an application for third-party administration is approved, the applicant is required to meet stringent qualifying criteria designed to ensure their reputability and ability to administer the benefit in the best interests of an individual who is incapable

of managing his/her own affairs. Once approved, the third-party administrator is required to provide an annual (and/or whenever requested) financial accounting detailing how the benefit is being expended. These safeguards will help ensure benefit payments are for the use and benefit of the intended individual.

What is the exposure to liability?

The third-party administrator is expected to return any benefits received on behalf of the individual, for which there is no eligibility. For example, this could include monies received after the death of the individual, when the individual is considered no longer incapable, etc. To this end, charitable and non-profits organizations must possess liability insurance typical for such organizations.

How will we cover the costs of administering this program?

Organizations cannot receive any payment to act as third-party administrators. Government of Canada benefit payments under the OAS and CPP programs are made for the use of the individual and cannot be used to pay for the applicant organization’s costs.

It is hoped, however, that those agencies which are engaged in working with this population will recognize the good that can be accomplished if they act as administrators of CPP, OAS, and/or GIS benefits. In 2014, seniors could receive up to approximately \$15,000 in OAS and GIS benefits.

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