

Housing Nova Scotia Program Highlights, Eligibility and Details

Introduction:

Housing Nova Scotia offers a wide variety of programs to provide lower income households rent and maintain safe and affordable housing. There are grant and forgivable loan home repair programs available for individuals and families with lower incomes, those with disabilities, and seniors and allow for emergency repairs as well as repairs related to health and safety. Some programs are available to landlords, who are providing rental accommodations to lower income individuals or families, seniors or people with disabilities.

The purpose of this feature is to outline the large variety of programs available from Housing Nova Scotia. All these programs are available throughout Nova Scotia. Residents and landlords should inquire as to what program is suitable for their needs and should contact Housing Nova Scotia toll-free at 1-844-424-5110.

Many of the programs will

refer to eligibility as "total family income below certain thresholds". Housing Nova Scotia staff can explain what the income level is for each program, the income levels may vary from county to county and size of the family, and are based on CMHC's Household Income Levels. There are many factors including income which determine eligibility for Housing Nova Scotia's programs. The only way to determine eligibility is to complete an application form and have Housing Nova Scotia assess your eligibility. Application forms are available at Community Services offices or by calling toll-free 1-844-424-5110.

Once an application has been made, as part of the process, a Caseworker from Housing Nova Scotia will interview the applicant and confirm eligibility. Once eligibility has been determined, an inspector will visit the home and do an inspection report on the home. The Inspection Report will identify emergency repairs as well as

repairs that are mandatory for the health and safety of the homeowners. Once the inspection confirms that the repairs are within the scope of the Housing Nova Scotia's programs, a bid package will be prepared identifying the repairs and the scope of work to allow the homeowner to secure quotes from contractors. Housing Nova Scotia will confirm if the quotes are reasonable and meet the specifications, and the Caseworker will advise to the homeowner that their quotes are approved, they can enter into a contract with their contractor and work can begin.

During the construction phase, the homeowner is responsible for ensuring that the contractor is doing the job for which they have been contracted to do. When the work has been completed the contractor signs a "work completion form" and the applicant signs the work has been completed to satisfaction. Once submitted to Housing Nova Scotia, the contractor is paid directly by Housing Nova Scotia.

Forgivable Loan Programs

Provincial Housing Emergency Repair Program

This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make emergency repairs to their homes. The maximum amount of funding available is a \$6,500 forgivable loan to help cover the cost of labour and materials. Eligibility: You must own and live in the home you wish to renovate. Household income and location of property are factors. Repairs must be permanent. You must have owned your home for at least one year.

What Repairs are Covered?

Consideration will be given to repairs that improve health and safety such as wiring, roofing, septic tanks and wells. Cosmetic repairs are not eligible for funding.

Homeowner Residential Rehabilitation Assistance Programs (RRAP)
This program is equally funded by the federal and provincial governments and provides financial assistance to people who own and occupy homes that do not meet minimum levels of health and safety. The maximum amount of funding available is \$18,000 and can be forgiven

over a maximum of five years. Eligibility: Homeowners are eligible to apply if the value of your home is below a specific figure and your household income is below a certain amount, based on where you live and the size of your household.

What Repairs are Covered?
Repairs are intended to extend the useful life of the property. Eligible properties either lack basic facilities, or require repairs in one or more of the following categories: Structural, Electrical, Plumbing, Heating and Fire safety.

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Here's a summary of the Housing Nova Scotia's Grant, Forgivable Loan and Financial Assistance programs:

Grant Programs for Homeowners:

Emergency Repair Program

This program provides funding for homeowners and residents in rural areas in need of emergency repairs to continue to safely live in their homes. A significant portion of the program funding is for Canadian Aboriginal people.

Eligibility: The homeowner must live in a rural area (com-

munities of less than 2,500 and larger communities over 2,500 that do not have a defined core area). House requires emergency repairs so that you can continue to live in it safely.

What Repairs are Covered?
Only certain repairs which are considered to be emergency repairs. This includes

repairs to: Heating systems, Chimneys, Doors and windows, Foundations, Roofs, walls, floors and ceilings, Vents, louvers, Plumbing and Electrical systems. The maximum amount of funding available is a \$7,000 forgivable loan. The amount received depends on the total cost of the repairs.

Grant & Forgivable Loan Programs for Seniors

The Senior Citizens Assistance Program

This program provides assistance to senior homeowners (age 65+) who would like to remain in their own homes, but cannot afford necessary repairs. A forgivable grant of up to \$6,500 is avail-

able. Eligibility: You or your spouse must be at least 65 years old. Your total household income is below the established income limit, which varies depending on household size and the area you live in. You must own and

have lived in your home for at least one year. **What Repairs are Covered?**
The funding covers repairs that are a threat to health and safety, which includes repairs to roofing, plumbing and heating. Cosmetic repairs are not covered.

Home Adaptations for Seniors' Independence

The home repairs covered by this forgivable loan include minor items to help with age-related challenges. A forgivable loan of up to \$3,500 is available, and does not need to be repaid as long as the homeowner agrees to live in their home for a minimum of six months after the adaptations are made.

least 65 years old and experience difficulty with daily activities due to your age. Your total household income is below the established income limit, which varies depending on household size and the area you live in. You must be a permanent resident of the home that will undergo repair/adaptation.

What Repairs are Covered?
Some examples include: Handrails in hallways and

stairways, Easy-to-reach work and storage areas in the kitchen, Lever handles on doors, Walk-in showers and grab bars and Bathtub grab bars and seats. Any adaptations should be permanent. Exceptions can be made for equipment like bath lifts that help to make accessing basic facilities easier. Supportive care aids like walkers and household appliances are not covered by this funding.

School is
in session...
PLEASE
DRIVE
CAREFULLY