

The Shoreline Journal Housing - 3 PAGE FEATURE

Housing Nova Scotia's Grant, Forgivable Loan and Financial Assistance Programs

Introduction:

Last year, we presented an extensive outline of the programs offered by Housing Nova Scotia. Since then we have received many requests for updates. As a result we contacted Housing Nova Scotia and are presenting an outline of the various programs. As you read through the various programs, it might appear to be confusing.

If you feel you may qualify, it's our recommendation you contact the nearest Housing Nova Scotia. One of their staff can quickly determine which program is the most appropriate for you. 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.

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. Your best course of action is to contact Housing Nova Scotia. 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 deter-

mine 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 a Caseworker 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 home-

owners. A bid package will be prepared identifying the repairs and the scope of work to allow the homeowner to secure quotes from contractors.

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.

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 (communities 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. 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 available.

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

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.

Eligibility: You must be at least 65 years old and experience difficulty with daily activ-

ities 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.

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.

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.

Housing Programs for Persons with Disabilities:

Access-A-Home Program

This program helps people adapt their homes to become wheelchair accessible. The amount of the grant depends on your income and the maximum amount available is \$5,000 forgivable grant.

Eligibility: A family member must be limited to a wheelchair because of a long-term disability. The family member must be expected to be limited to a wheelchair within the next six months because of a long-term disability. Modifications must be made to the main/primary home. If the home is not owned by the per-

son with the disability, the owner must provide written approval of the modification. The home is eligible for the program if it is the primary residence and there are no structural restrictions for making the home wheelchair accessible.

Disabled Residential Rehabilitation Assistance Program for Homeowners

This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make their homes more accessible for

PHOTO FEATURE

The 34th Truro Sport Heritage Awards were presented in a gala event held at the Best Western Glengarry. Host Bruce Rainnie, Executive Director of the Nova Scotia Sport Hall of Fame and former host of the CBC News emceed the event, Sunday, March 4th, 2018. (Photos by Sheryl Deuville)



Anthony James was all smiles when he accepted the Special Olympian award from Cyndi MacLean and Allison Butcher, representing Grant Thornton.

Special Olympian - Anthony James

Anthony is a known as a quiet leader, who supports and encourages his team mates and competitors. He has made good friendships with other athletes from around Nova Scotia. He is a great role model for new athletes and shows great respect for his fellow team mates, coaches, officials and volunteers. He celebrates sincerely the achievements of other others while remaining modest in his own victories.

Anthony competed as a member of the Cobequid Special Olympics Hornets athletics team at the Special Olympics Summer games. While competing he placed 1st in the 100 m and 800 m runs, along with 2nd in the 200m, and 3rd in the 400m. While at provincials, he surpassed all of his personal best qualifying times and distances.

Anthony was selected to be a member of the Team Nova Scotia Special Olympics Training Squad for Nationals this summer where he will once again compete in the 100m, 200m and 400m races. He has his sights set on being selected as a member of Team Canada for World's next year.

Congratulations Anthony.

Grand Slam of Curling to Return

By Maurice Rees

The last week of October the focus will be on Truro and the RECC centre when the area hosts the Grand Slam of Curling Masters, running Oct. 23 to Oct. 28, 2018. The event will feature 15 of the top men's teams and 15 of the top women's teams in the world.

The Masters is an elite-level competition with \$250,000 and valuable tour points on the line. In 2015, the event enjoyed huge success in Truro, as over 130 volunteers worked tirelessly to ensure fans and athletes had a great experience. Following the tournament, local Curling Clubs saw a noticeable jump in the level of interest in the sport.

Owned and operated by Sportsnet, a Rogers Media company, the Pinty's Grand Slam of Curling is an annual series of seven curling tournaments that attract the world's best curlers. The Mas-



GRAND SLAM OF CURLING

ters will be the second stop on the 2018-2019 Grand Slam schedule.

"The Truro Colchester Community is proud once again to play host to the best male and female curlers in the world," said Craig Burgess, Community Chair of the Organizing Committee. In 2015, the event generated \$1.94 million in economic activity from above average ticket sales compared to other tournament locations. Organizers anticipate even greater success at this year's Truro-Colchester venue.

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