



# Housing Options for

## Lower Income Nova Scotians

*The provincial government offers a number of programs to help lower income households maintain, acquire or rent safe, adequate and affordable housing. Through housing authorities, we own and operate over 12,000 rental housing units for families and seniors. Rent is based on household income. We also have grants and loans for home repairs and additions, as well as mortgage funds to purchase or build modest houses.*

### Provincial Loan and Mortgage Programs

- ▶ Family Modest Housing Program
- ▶ Parent Apartment Program
- ▶ Small Loans Assistance Program

### Grants for Home Repairs

- ▶ Provincial Housing Emergency Repair Program
- ▶ Senior Citizens Assistance Program
- ▶ Access-A-Home Program
- ▶ Emergency Repair Program (ERP)

### Help for Major Repairs and Adaptations

#### **For Homeowners**

- ▶ Emergency Repair Program (ERP)
- ▶ Home Adaptations for Seniors Independence
- ▶ Homeowner RRAP
- ▶ Disabled RRAP

### Help for Major Repairs and Adaptations

#### **For Landlords**

- ▶ Rental RRAP
- ▶ Disabled RRAP
- ▶ Rooming House RRAP
- ▶ Conversion RRAP

### Rental Housing

- ▶ Seniors Rental Housing
- ▶ Family Rental Housing
- ▶ Rent Supplement

### Other Programs

- ▶ Shelter Enhancement Program
- ▶ Property Tax Rebate Program
- ▶ Co-operative Housing Programs

## Provincial Loan and Mortgage Programs

### Family Modest Housing Program

Provides mortgage funds of up to \$70,000 for Nova Scotians to build or buy a modest house. The annual income limit for eligibility is \$50,000.

### Parent Apartment Program

Provides homeowners with loans of up to \$25,000 for the creation of affordable accommodation for family members who are at least 50 years of age. Parent apartments may be located either within or attached to existing single family houses. The annual income limit for eligibility for the parent(s) is \$20,000.

### Small Loans Assistance Program

Provides homeowners with low interest loans of up to \$20,000 for home renovations, additions or repairs. The annual income limit for eligibility is \$35,000.

## Grants for Home Repairs

### Provincial Housing Emergency Repair Program

Provides grants of up to \$2,500 to lower income households to carry out emergency, health and safety related repairs to their homes. The annual income limit for eligibility is \$14,000.

### Senior Citizens Assistance Program

Provides grants of up to \$3,000 to seniors, who are at least 65 years of age, to carry out emergency, health and safety related repairs to their homes. The amount of the grant available depends on household income level. The annual income limit for eligibility is \$20,000.

### Access-A-Home Program

Provides grants of up to \$3,000 to help homeowners renovate their homes to make them more wheelchair accessible. Often the grant pays for a wheelchair ramp but it can also be used to pay for widening doorways and hallways or making bathrooms wheelchair accessible. The amount of the grant available depends on the applicant's income level. The annual income limit for eligibility is \$30,000.

### Emergency Repair Program

Assists eligible homeowners who live in rural areas to carry out repairs that are needed on an urgent basis to deal with health and safety hazards. Examples include repairs to unsafe wiring and heating systems and installing new wells and septic systems. The maximum grant available is \$4,635. The income limit for eligibility varies, depending on location and household size.

## Help for Major Repairs and Adaptations

### For Homeowners

### Homeowner-Residential Rehabilitation Assistance Program (Homeowner RRAP)

Provides a forgivable loan of up to \$12,000 to qualifying homeowners who own and occupy sub-standard housing, to make repairs so that the home will meet at least minimum health and safety standards. The amount of assistance available depends on the cost of the repairs, household income and household size. The income limit for eligibility varies, depending on location and household size.

### Disabled-Residential Rehabilitation Assistance Program (Disabled RRAP)

Provides a forgivable loan of up to \$12,000 to qualifying homeowners to carry out work needed to modify homes occupied by someone with a disability. The amount of assistance available depends on the cost of the modifications, household income and household size. The income limit for eligibility varies, depending on location and household size.

### Home Adaptations For Seniors Independence (HASI)

Provides financial assistance of up to \$2,500 to qualifying homeowners, and tenants who have their landlord's consent, to carry out home adaptations needed to extend the time that lower income seniors, who are at least 65 years old, can live in their homes independently. The income limit for eligibility varies, depending on location and household size.

## Help for Major Repairs and Adaptations

### For Landlords

#### Rental-Rehabilitation Assistance Program (Rental RRAP)

Assists landlords who provide affordable housing with forgivable loans of up to \$18,000 per self-contained apartment, to pay for mandatory repairs made to units occupied by lower income tenants. Participating landlords must agree to limit future rent increases and to rent to lower income tenants for an agreed period of time after the assistance is provided.

#### Disabled-Residential Rehabilitation Assistance Program (Disabled RRAP)

Assists landlords who provide affordable housing with forgivable loans of up to \$18,000 per self-contained apartment or bed-unit, to carry out work needed to modify a unit occupied or intended to be occupied by someone with a disability.

#### Rooming House-Residential Rehabilitation Assistance Program (Rooming House RRAP)

Assists landlords of rooming houses who charge rents affordable to lower income tenants by providing forgivable loans of up to \$12,000 per bed-unit to pay for mandatory repairs. Participating landlords must enter into an agreement that limits rental increases after the assistance is provided.

#### Conversion-Residential Rehabilitation Assistance Program (Conversion RRAP)

Supports the creation of affordable housing for lower income households by providing forgivable loans to convert non-residential properties into affordable self-contained apartments or bed-units. The maximum assistance available to create self-contained apartments is \$18,000 per unit while the maximum assistance to create bed-units is \$12,000 per unit.

#### Home Adaptations For Seniors Independence (HASI)

Provided financial assistance of up to \$2,500 to qualifying homeowners, and tenants who have their landlord's consent, to carry out home adaptations needed to extend the time that lower income seniors, who are at least 65 years old, can live in their homes independently. The income limit for eligibility varies, depending on location and household size.

## Rental Housing

### Seniors Housing

Provides approximately 9,300 seniors and some non-elderly single tenants with safe, adequate and affordable rental housing in more than 7,700 seniors apartments. A person who is at least 58 years of age is considered to be a senior for purposes of this program. Rent is based on household income.

### Family Housing

Provides approximately 10,800 Nova Scotians with safe, adequate and affordable rental housing in close to 3,600 family housing units. Rent is based on household income. Family housing is not available in all locations.

### Rent Supplement Program

Provides a rental subsidy to a private landlord so that the rent charged will be the same as it would be for a rental unit managed by a housing authority. Rent is based on household income. Rent Supplement units are not available in all locations.

## Other Programs

### Shelter Enhancement Program

Provides financial assistance for repairs and improvements to existing shelters for women and children as well as to shelters for youth who are victims of family violence. This program also assists with the cost of acquiring or constructing new shelters and second stage housing, where needed.

### Property Tax Rebate Program

Assists senior citizens who are in receipt of the Guaranteed Income Supplement to the Old Age Security, by providing a rebate of a portion of the municipal property taxes paid for the previous year. Information on this program may be obtained by calling 424-4500 or toll free 1-877-296-9338.

### Co-operative Housing Programs

Provides modest, affordable housing for lower and moderate-income families and individuals through non-profit continuing housing co-operatives. Co-operative housing is owned and managed by the resident members. Information on this housing option may be obtained by calling the Co-operative Housing Federation of Nova Scotia at 1-800-755-3881, or the nearest Housing Services office.

## Where to Apply

To apply for assistance to repair your own home, contact your local **Housing Services Office**. To apply for public housing, contact your local **Housing Authority**. (See list below)

### Housing Services Offices

#### Cape Breton Region

Sydney: 563-2120  
Toll free: 1-800-567-2135

#### Central Region

New Glasgow: 755-5065  
Toll free: 1-800-933-2101  
Truro: 893-5999  
Amherst: 667-1161

#### Metro Region

Bedford: 424-5110  
Toll free: 1-800-774-5130

#### Western Region

Middleton: 825-3481  
Toll free: 1-800-564-3483  
Bridgewater: 543-7336 or  
Toll free: 1 800 278-2144

### Housing Authorities

#### Cape Breton Island Housing Authority

(Cape Breton, Richmond, Inverness & Victoria counties)  
Sydney  
(902) 539-8520 or toll-free at 1 800 565-3135

#### Cobequid Housing Authority

(Cumberland & Colchester counties)  
Amherst  
(902) 667-8757

#### Annapolis Valley Housing Authority

(Annapolis, Kings & Hants counties)  
New Minas  
(902) 618-3179

#### South Shore Housing Authority

(Lunenburg & Queens counties)  
Bridgewater  
(902) 543-8200

#### Eastern Mainland Housing Authority

(Antigonish, Guysborough & Pictou counties)  
New Glasgow  
(902) 752-1225

#### Metropolitan Regional Housing Authority

Halifax  
(902) 420-6000

#### Tri County Housing Authority

(Digby, Shelburne & Yarmouth counties)  
Yarmouth  
(902) 742-4369



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