

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 \$7,000 forgivable grant.

Emergency Repair Program

If you live in a rural area, this program provides funding for homeowners and residents in rural areas in need of emergency repairs to continue to safely live in their homes.

The maximum amount of funding available is a \$7,000 grant.

Provincial Housing Emergency Repair Program

This program 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.

Home Ownership Preservation

This program provides assistance to homeowners to make major repairs or renovations to their homes to meet the minimum level of health and safety standards.

Small Loans Assistance Program

This is a provincially funded program to improve housing conditions by providing low interest loans to qualified applicants.

The maximum loan amount is \$20,000 and depending on the amount of the loan, you may be able to secure it with a promissory note or a registered mortgage.

Eligibility for each program varies. Please contact Housing Nova Scotia to see if you qualify.

Nova Scotia Housing

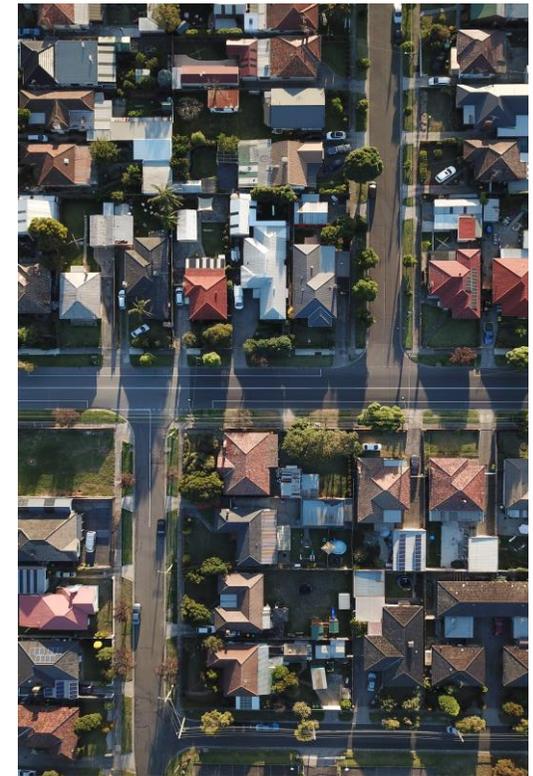
101 Magee Drive
Box 1000, Middleton, NS B0S 1P0
Phone: 1-844-424-5110
Fax: (902) 825-6560
Web: www.housing.novascotia.ca



Information taken from the NS Housing website and prepared by the Vibrant Homes project, Tri County Women's Centre.

Vibrant Homes Contact

Text or call: (902)746-9405
homes@tricitywomenscentre.org



NOVA SCOTIA HOUSING GRANTS & FORGIVABLE LOANS

This resource is for reference purposes and the information is not endorsed by the Tri County Women's Centre.

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 persons with disabilities.

The maximum amount of funding available for homeowners is a \$16,000 forgivable loan.



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.

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.

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.

A grant of up to \$6,500 is available.

Parent Apartment Program

This program creates affordable housing options for senior family members by providing low interest loans for additions or renovations to existing single family homes.

The maximum loan available is \$25,000 and it must be repaid over a maximum of 10 years. The interest rate is established at the time of approval. If a chattel mortgage is used to secure the loan, the repayment term is a maximum of six years.



Home Adaptations for Seniors' Independence

This program helps homeowners pay for home adaptations so seniors with low incomes can stay in their homes independently for longer periods of time.

A one-time forgivable grant of up to \$3,500 is available.

This loan 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.

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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.

A grant of up to \$6,500 is available.