



Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)

Homeowner Guide

December 2021



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Do you own your home? Do you spend at least half your income to run it? You may be eligible for the Homeowner Nova Scotia Targeted Housing Benefit (Homeowner CNSTHB)—a monthly benefit that makes living in your home more affordable.

The Homeowner CNSTHB is a program that is jointly funded by Housing Nova Scotia (HNS) and the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy.

Keep reading to find out:

- More about the Homeowner CNSTHB
- If you are eligible
- How to apply
- How much you can receive and for how long
- Any other conditions

What is the Homeowner CNSTHB?

The Homeowner CNSTHB is a monthly benefit paid to eligible, low-income applicants who spend at least half of their gross income on shelter costs (the costs of running their home).

Gross income means your income before taxes and other deductions.

Shelter costs include:

- Mortgage payments
- Property taxes
- Condominium fees
- Electricity, heat, water, or other municipal services
- Home insurance

Are You Eligible for the Homeowner CNSTHB?

You must meet the conditions below to be eligible for the Homeowner CNSTHB.

- You live in Nova Scotia permanently
- You are considered low-income (learn more about income in the section below)
- You spend 50 per cent (half) or more of your income on shelter costs
- You own or have a life interest in your home
- You live in your home
- The current taxable assessed value of your home is:
 - ~ Less than \$250,000 within the Halifax Regional Municipality
 - ~ Less than \$175,000 in other regions in Nova Scotia
- If you are on the public housing waitlist, you agree to have your name taken off the waitlist if you receive the Homeowner CNSTHB and to not apply for public housing while you receive the benefit
- You or any member of your household do not owe money to Housing Nova Scotia or a Housing Authority:
 - ~ If you do, the arrears must be paid in full, or you must make arrangement to settle the arrears before you can be eligible for the benefit
- You or any member of your household are not living in public housing or receiving a rent supplement
- You do not sublet your home

If you meet all of these conditions, go ahead and apply for the Homeowner CNSTHB.

Are You a Student?

If you are a low-income student, you can receive the Homeowner CNSTHB if you:

- Have a physical disability and need to stay in your house because it is accessible for you and that allows you to go to school

AND/OR

- Are a full-time student with dependents

Is Your Income Eligible?

You must be considered low-income to receive the Homeowner CNSTHB.

Housing Nova Scotia sets limits for incomes based on where you live and the size of your household.

Housing Nova Scotia will use the information you give us in your application to determine if your income is eligible. The application will tell you what documents you need to supply to prove your income.

How to Apply for the Homeowner CNSHTB

1. Visit the Housing Nova Scotia website and download the CNSTHB homeowner application form and EFT form from this page: <https://housing.novascotia.ca/programs/canada-nova-scotia-targeted-housing-benefit>. You can also call the Housing Supplement team and request to have the forms sent to you by email or post: Call toll free 1-833-424-7711 or 902-424-7711 if calling locally within HRM.
 2. Fill in all required sections. Please print clearly if mailing in an application.
 3. Gather your required documents (such as proof of income, proof of shelter costs, and void cheque).
 4. Sign your application along with your spouse / co-applicant (if you have one). When you sign the application, you are:
 - Declaring that all the information you have provided is true
 - Giving consent for Housing Nova Scotia to share and verify the information you provided with the Department of Community Services and the Canada Revenue Agency.
 5. Send your completed application and supporting documents to the Housing Supplement team:
 6. Sending by email: Attach your signed application form along with all required documents and submit them as part of one email to housingsupplements@novascotia.ca
- OR**
7. Sending by post: Put the application and all documents in an envelope, buy a stamp and mail the envelope to the address at the top of the application.

When Do You Need to Apply?

Funding for the Homeowner CNSTHB is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. The application window for the Homeowner CNSHTB will close when HNS receives enough applications to distribute all available benefits for the year.

All applications will be processed on a first-come, first-served basis. **For that reason, you should apply as soon as possible.**

If more funds become available later in the year, we will start accepting applications again.

If Your Application is Approved

If your application is approved for the Homeowner CNSTHB, you will get a letter stating your monthly benefit and receive money every month by electronic funds transfer. The money will arrive on or before the first of each month.

If you wish, you can request that your Homeowner CNSTHB go directly to your trustee or power of attorney.

How much will you receive?

The amount you will receive is based on your:

- Household composition (who lives with you, and how many people live with you)
- Total household income and type of income
- Shelter costs

The maximum benefit is \$200 per month.

The benefit calculations below are examples only. The benefit amount you could receive is dependent on meeting all eligibility requirements and will vary based on your individual circumstances.

Applicants who receive income assistance funding are required to contribute a specific percentage of their income towards their housing costs.

Homeowner with Income / Pension

Example 1: A homeowner living in Bridgewater, NS with the following monthly sources of income and shelter costs.

Income		Rent Geared to Income	Client Portion
Canada Pension Plan	\$1,260.00	30%	\$378.00
Other Pension Income	\$880.00	30%	\$264.00
Total Monthly Income	\$2,140.00	30%	\$642.00

Shelter Costs	
Mortgage	\$600.00
Property taxes	\$250.00
Utility – Electricity	\$120.00
Utility – Heat	\$100.00
Utility – Water	\$50.00
Home Insurance	\$100.00
Total Monthly Shelter Costs *	\$1,220.00

* Total monthly shelter costs must be equal to or greater than 50 percent of total monthly income.

Assessed Property Value:	\$149,000.00
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Benefit Calculation:	
Total Monthly Shelter Costs:	\$1220.00
Less: Client's portion of Shelter Costs (percentage of income):	(\$642.00)
Potential Eligible Benefit Amount:	\$578.00
Adjustment – benefit is capped at \$200 per month:	(\$378.00)
Total Monthly Supplement:	\$200.00

Homeowner with Income Assistance

Example 2: A homeowner living in Dartmouth, NS with the following monthly sources of income and shelter costs.

Income		Income Assistance Scale	Client Portion
Income Assistance	\$950.00	56.3 %	\$534.84
Total Monthly Income	\$950.00	56.3 %	\$534.84

Total Monthly Client Portion (rounded):	\$535.00
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Shelter Costs	
Mortgage	\$350.00
Property taxes	\$80.00
Utility – Electricity	\$300.00
Total Monthly Shelter Costs *	\$730.00

* Total monthly shelter costs must be equal to or greater than 50 percent of total monthly income.

Assessed Property Value:	\$200,000.00
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Benefit Calculation:	
Total Monthly Shelter Costs:	\$730.00
Less: Client's portion of Shelter Costs (percentage of income):	(\$535.00)
Potential Eligible Benefit Amount:	\$195.00
Total Monthly Supplement:	\$195.00

Will the Homeowner CNSTHB count towards income when determining my Income Assistance benefit?

No. The Homeowner CNSTHB is not counted as income and is an additional benefit that you receive to go towards your shelter costs.

How long will you receive it?

Funding for the Homeowner CNSTHB is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. Recipients must submit an annual renewal application to confirm that they remain eligible for the program. As long as you remain eligible, you will continue receiving the Homeowner CNSTHB subject to budget availability and criteria under the Bilateral Agreement until the program ends.

What if your situation changes?

You must notify Housing Nova Scotia of any changes to your living situation, such as the following:

- If you move out of the province
- If you move out of your current house
- If the number of people you live with changes
- If you are no longer spending more than half your income on shelter costs

Your Homeowner CNSTHB may be cut off depending on your changes.

What happens when the program ends?

The Homeowner CNSTHB is funded under the National Housing Strategy Bilateral Agreement, which concludes March 31, 2028. Funding for this program is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. You must renew your application each year to continue receiving the Homeowner CNSTHB.

Who do I contact if I have questions regarding the Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)?

If you would like general information about the CNSTHB or help filling out an application, you can contact us at:

- By Phone: call toll free **1-833-424-7711**.
- By Phone: call **902-424-7711** locally within HRM.
- By Email: housingsupplements@novascotia.ca

If you are a current CNSTHB client and would like information on your account, please contact your case manager.

Other Conditions

If **you own more than one property**, you can still apply for the Homeowner CNSTHB as long as the total value of the properties you own is:

- Less than \$250,000 within the Halifax Regional Municipality
- Less than \$175,000 in other regions in Nova Scotia

The **type of mortgage** you have does not affect your eligibility for the Homeowner CNSTHB.

You can apply to and receive funds from provincial home repair and adaptation programs while receiving the Homeowner CNSTHB. The funds for home repair and/or adaptations must be used for a one-time investment to make health-and-safety-related repairs to your home.

The Homeowner CNSTHB is a monthly benefit that helps make staying in your home more affordable. The benefits you receive from the Homeowner CNSTHB cannot move with you to another property or changed into the Renter CNSTHB (a program for people who rent their home). Homeowner CNSTHB benefits are tied to the home you live in at the time you apply and your application is approved.

You cannot receive the Homeowner CNSTHB if you are living in public housing or on the waitlist for public housing. If you want to apply for public housing you will not receive the Homeowner CNSTHB. If you are currently on the public housing waitlist and are eligible to apply for the Homeowner CNSTHB, your name will be removed from the waitlist once your benefit is approved.

When you apply for the Homeowner CNSTHB, you must declare that all the information you provide is true and consent to have it checked. Housing Nova Scotia will end your benefit if you deliberately give us information that is false.

You may be asked by Housing Nova Scotia to provide information on your experience in the program so we can assess what worked and what, if anything, needs to be changed.

If you want to have a copy of the application mailed to you,
contact your local Housing Authority

Cape Breton Island Housing Authority

Includes Cape Breton, Richmond, Inverness & Victoria Counties

18 Dolbin Street,
P.O. Box 1372
Sydney, NS
B1P 6K3

Phone: (902) 539-8520
Toll free: 1-800-565-3135
Fax: (902) 539-0330

Eastern Mainland Housing Authority

Includes Antigonish, Guysborough & Pictou Counties

7 Campbell's Lane
New Glasgow, NS
B2H 2H9

Phone: (902) 752-1225
Toll Free: 1-800-933-2101
Fax: (902) 752-1315

Cobequid Housing Authority

Includes Cumberland & Colchester Counties

Truro office
9 Church Street
Truro, NS
B2N 3Z5

Phone: (902) 893-7235
Toll Free: 1-877-846-0440
Fax: (902) 897-1149

Western Regional Housing Authority

Includes the areas formerly covered by the South Shore Housing Authority, the Annapolis Valley Housing Authority, and the Tri-County Housing Authority). Includes the Counties of Annapolis, Kings, part of Hants, Lunenburg, and Queens Regional Municipality. Also, the Counties of Digby, Yarmouth, and Shelburne

Head office
New Minas
25 Kentucky Court
New Minas, NS
B4N 4N1

Phone: (902) 681-3179
Toll Free: 1-800-441-0447
Fax: (902) 681-0806

Metropolitan Regional Housing Authority

Includes all of Halifax Regional Municipality / HRM and East Hants

3770 Kempt Road
Suite 3
Halifax, NS
B3K 4X8

24-hour Switchboard: (902) 420-6000
Toll Free: 1-800-565-8859
Fax: (902) 420-6020

