



Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)

Renter Guide

September 2022



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The Renter Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) is a monthly benefit that makes paying your rent more affordable.

The Renter 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.

To receive a Renter CNSTHB, you must meet all the eligibility requirements at the time of submitting your application.

Keep reading to find out:

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

What is the Renter CNSTHB?

The Renter CNSTHB is a monthly benefit paid to eligible, low-income applicants who spend at least 30 per cent of their gross income on rent.

Are You Eligible for the Renter CNSTHB?

You must meet all the conditions below to be eligible for the Renter CNSTHB:

- You live in Nova Scotia permanently
- You are currently renting your accommodations or are looking for rental accommodations
- You or any member of your household are not living in public housing.
- You are considered low-income and spend at least 30% of your gross income, before taxes are taken off, on rent (learn more about income in the section below)
- You or any members of your household do not owe money to Housing Nova Scotia or a Housing Authority
 - ~ If you do, that balance must be paid in full or you must make arrangements to pay the debt before you can be eligible for the benefit

If you meet these conditions, you may be eligible for the benefit.

Are you or members of your household living in public housing or receiving a rent supplement?

If you or any member of your household already live in public housing or receive a rent supplement, you are not eligible for the Renter CNSTHB.

Are You a Student?

If you are a low-income student you can only receive the Renter CNSTHB if you:

- Have a physical disability and need to stay in your unit 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 Renter CNSTHB. That means that your total household income is below the established household income limits.

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 Renter CNSHTB

1. Visit the Housing Nova Scotia website and download the CNSTHB renter 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, lease agreement, 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 your 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 this program is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. The application window for the Renter CNSTHB will close when Housing Nova Scotia and Housing Support Workers distribute all available Renter CNSTHBs for the fiscal 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, Housing Nova Scotia and Housing Support Workers will start offering benefits again.

If Your Application is Approved

If your application is approved, you will get a letter outlining your benefit and will receive money every month by electronic funds transfer to help pay your rent. The money will arrive on or before the first of each month.

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

You must:

- Find a place to rent and enter into a lease with the landlord within two months of being approved (If you are already in a rental unit that suits your needs, you can stay where you are or move to another unit anywhere in the province)
- Live in that unit and do not sublet it
- Pay your rent on time and in full to your landlord every month and follow all the terms and conditions of the lease (Your landlord does not need to know that you are receiving this benefit)
- Provide information on your experience in the program if requested, so we can assess what worked and what, if anything, needs to be changed.

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
- Average market rents in the location of your rental unit

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 apartment rental costs.

Senior with Income or Pension

Example 1: A single senior (aged 58 or older) living in a one-bedroom apartment in Dartmouth, NS with the following monthly sources of income.

Income		Rent Geared to Income	Client Portion
Canada Pension Plan	\$250.00	30%	\$75.00
Old Age Security or GIS	\$1,400.00	30%	\$420.00
Total Monthly Income	\$1,650.00	30%	\$495.00

Average Market Rent – CMHC	
Dartmouth – 1 Bedroom	\$859.00
95% of Average Market Rent	\$816.00

Benefit Calculation:	
Average Market Rent (95%)	\$816.00
Less: Client's portion of rent:	(\$495.00)
Total Monthly Supplement:	\$321.00

Senior with Income Assistance

Example 2: A single senior (aged 58 or older) living in a one-bedroom apartment in Truro, NS with the following monthly sources of income.

Income		Income Assistance Scale	Client Portion
Income Assistance	\$950.00	56.3%	\$534.85
Total Monthly Income	\$950.00	56.3%	\$534.85

Total Monthly Client Portion (rounded):	\$535.00
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Average Market Rent – CMHC	
New Glasgow – 1 Bedroom	\$707.00
95 % of Average Market Rent	\$672.00

Benefit Calculation:	
Average Market Rent (95%)	\$672.00
Less: Client's portion of rent:	(\$535.00)
Total Monthly Supplement:	\$137.00

Non-Elderly Single with Income or Pension

Example 3: A single non-elderly person (younger than 58 with no dependents) living in a one-bedroom apartment in New Glasgow, NS with the following monthly sources of income.

Income		Rent Geared to Income	Client Portion
Canada Pension Plan	\$420.00	30%	\$126.00
Total Monthly Income	\$420.00	30%	\$126.00

Average Market Rent – CMHC	
New Glasgow – 1 Bedroom	\$687.00

Benefit Calculation:	
Average Market Rent	\$687.00
Less: Client's portion of rent:	(\$126.00)
Total Monthly Supplement:	\$561.00

Non-Elderly Single with Income Assistance

Example 4: A single non-elderly person (younger than 58 with no dependents) living in a one-bedroom apartment in New Glasgow, NS with the following monthly sources of income.

Income		Income Assistance Scale	Client Portion
Income Assistance	\$950.00	56.3%	\$534.85
Total Monthly Income	\$950.00	56.3%	\$534.85

Total Monthly Client Portion (rounded):	\$535.00
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Average Market Rent – CMHC	
New Glasgow – 1 Bedroom	\$687.00

Benefit Calculation:	
Average Market Rent	\$687.00
Less: Client's portion of rent:	(\$535.00)
Total Monthly Supplement:	\$152.00

Family with Income or Pension

Example 5: A family of 3 (1 adult and 2 children) living in a three-bedroom apartment in Amherst, NS with the following monthly sources of income.

Income		Rent Geared to Income	Client Portion
Employment Income	\$2,800.00	30%	\$840.00
Total Monthly Income	\$2,800.00	30%	\$840.00

Average Market Rent – CMHC	
Truro and surrounding area – 3 Bedroom	\$1,092.00

Benefit Calculation:	
Average Market Rent	\$1,092.00
Less: Client's portion of rent:	(\$840.00)
Total Monthly Supplement:	\$252.00

Family with Income Assistance

Example 6: A family of 3 living in a three-bedroom apartment in Dartmouth, NS with the following monthly sources of income.

Income		Income Assistance Scale	Client Portion
Income Assistance	\$1,013.00	61.2%	\$619.96
Total Monthly Income	\$1,013.00	61.2%	\$619.96

Total Monthly Client Portion (rounded):	\$620.00
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Average Market Rent – CMHC	
Dartmouth – 3 Bedroom	\$1,092.00

Benefit Calculation:	
Average Market Rent	\$1,092.00
Less: Client's portion of rent:	(\$620.00)
Total Monthly Supplement:	\$472.00


How long will you receive it?

Funding for the Renter 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 Renter CNSTHB subject to budget availability and criteria under the Bilateral Agreement until the program ends.

What if your situation changes?

You must notify your local Housing Authority representative of any changes to your living situation, such as the following:

- If you move
 - ~ Your benefit will be recalculated based on the average market rent for your new area
- If the number of people you live with changes
 - ~ Your benefit will be recalculated based on the average market rent for your area and the number of people in your household
- If your income changes
 - ~ If your income increases before your annual renewal date, your benefit amount will remain the same until the date of your next review. If your income decreases more than 10 per cent during the year, you may ask that your benefit amount change to reflect your new, lower income. You can only ask for this change once a year



Housing Nova Scotia can end your Renter CNSTHB if:

- You move out of the province
- Your annual review shows that your income has increased or household composition changed to the point where you are no longer eligible
- You have been found to have committed or attempted to commit fraud against the Province

What happens when the program ends?

The Renter 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 will be contacted 6 months before the program ends and told of any new programs and services that may be available at that time.

Who do I contact if I have questions about the (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 rent supplement case manager.

If You Do Not Want the Renter CNSTHB...

If you receive the Renter CNSTHB and later change your mind, you can ask to stop receiving it.

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

