

# Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) for Homeowners

## Frequently Asked Questions

### **Q: When will the application window for the Homeowner CNSTHB close?**

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

### **Q: If I am on the public housing waitlist, will I be removed from the waitlist if approved?**

A. Yes. By accepting the Homeowner CNSTHB you will be considered housed and removed from the public housing waitlist. You must also agree to not apply for public housing while receiving the Homeowner CNSTHB.

### **Q: How is my Homeowner CNSTHB calculated?**

A. The amount of your Homeowner CNSTHB subsidy is based on

- Household composition
- Total household income and type of income
- Shelter costs

### **Q: What are “shelter costs”?**

A. Shelter costs are for your primary residence. The Homeowner CNSTHB will consider the following as eligible shelter costs:

- Mortgage payments
- Property taxes
- Condominium fees
- Electricity, Heat, Water, or other municipal services
- Property insurance

### **Q: What if I don't spend more than 50% of my income on shelter costs?**

A. To be eligible for the Homeowner CNSTHB you must be in “Severe Core Housing Need” which means that you pay more than 50% of your total income towards shelter costs. If you do not, you are not eligible for this program.

### **Q: Will the Homeowner CNSTHB count towards income when determining my Income Assistance benefit?**

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

### **Q: Can my Homeowner CNSTHB be recovered if I have an IA overpayment?**

A. Yes. If you received a Homeowner CNSTHB that you are not entitled to, then an over payment may be calculated. Recovery of an over payment balance can be arranged on a monthly deduction if you are eligible for repayment arranged if you are no longer receiving the CNSTHB.

**Q: Does the value of my property matter?**

- A. To be eligible for the Homeowner CNSTHB, your property must be valued at \$250,000 or less within the Halifax Regional Municipality or \$175,000 or less if it is located in other regions within Nova Scotia.

**Q: Can I own more than one piece of property?**

- A. Yes. You may own more than one property but to be eligible for the Homeowner CNSTHB, the total value must be less than the maximums stated in the answer above.

**Q: Can I apply to the Nova Scotia Home Repair and Adaptation programs if I receive the Homeowner CNSTHB?**

- A. Yes. You may still apply to provincial home repair programs. If you are eligible and receive funding through one of the Home Repair and Adaptation programs, you can receive it at the same time as the Homeowner CNSTHB. The funds for Home Repair must be used for one-time investment to make health-and-safety-related repairs to your home. The Homeowner CNSTHB is a monthly benefit that helps reduce your shelter costs.

**Q: How is the Homeowner CNSTHB paid?**

- A. Each month HNS will send your Homeowner CNSTHB payments by electronic funds transfer (EFT).

**Q: Can I request that the benefit go directly to my trustee or power of attorney?**

- A. Yes. You can request that the Homeowner CNSTHB go directly to your trustee or power of attorney.

**Q: What happens if I move?**

- A. Homeowner benefits under the CNSTHB are not portable and cannot move with you to another property. A Homeowner CNSTHB cannot be transitioned into a Renter CNSTHB. If you no longer live in the home that is tied to the CNSTHB, your subsidy will be cancelled.

**Q: Does the kind of mortgage I have impact my eligibility for the Homeowner CNSTHB?**

- A. No. The type of mortgage you have does not impact your eligibility for the Homeowner CNSTHB.

**Q: How long is the benefit for?**

- A. 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.

**Q: What happens when the Homeowner NSTHB program ends?**

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

**Q: What happens if I no longer want to receive the Homeowner CNSTHB?**

- A. If you choose to no longer receive the Homeowner CNSTHB, your benefit will be terminated. If you wish to apply for public housing, you must complete an application and submit it to your local Housing Authority.

## Q: Can my Homeowner CNSTHB be terminated?

A. Yes. Your Homeowner CNSTHB can be terminated if:

- You move out of the province
- You move out of your current residence
- You are no longer in severe core housing need
- Housing Nova Scotia finds your benefit should be terminated—for example, if you have been found to have committed or attempted to commit fraud against the Province