



Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)

Renter Guide

September 2020



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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 be invited by Housing Nova Scotia to apply for the benefit or be identified by your Housing Support Worker as eligible for the benefit.

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 the conditions below to be eligible for the Renter CNSTHB:

- Be on the public housing waitlist and invited by Housing Nova Scotia to apply for the benefit
- Be identified by your Housing Support Worker as eligible for the benefit

OR

- Live in non-profit or co-op housing, be receiving a rent supplement from the expiring Social Housing Agreement (SHA) and invited to apply to the program by Housing Nova Scotia

In addition, you are eligible for the Renter CNSTHB if you meet the conditions noted above AND you meet all of these conditions:

- 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 or receiving a rent supplement

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- You are considered low-income and spend at least 30 per cent of your gross income, before taxes are taken off, on rent (learn more about income in the section below)
 - You agree to have your name removed from the public housing waitlist, if you are on the waitlist, and to not apply for public housing while receiving the Renter CNSTHB
 - 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. If you want to apply for public housing, you will not receive 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 Can You Apply for the Renter CNSHTB?

First, you must be invited by Housing Nova Scotia to apply for the benefit or be identified by a Housing Support Worker as eligible for the benefit.

If you are invited to apply, you will receive an application from Housing Nova Scotia or your Housing Support Worker.

Fill in all required sections in ink. Please print clearly.

Gather your required documents (such as proof of income and lease agreement).

Sign your application along with your spouse/co-applicant (if you have one). When you sign it you are:

- Declaring that all the information you 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

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 2020/21.

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

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.

If You Do Not Want the Renter CNSTHB...

You do not have to apply for the Renter CNSTHB. If you are invited to apply and you choose not to apply, you will keep your place on the public housing waitlist (if you were on it).

If you receive the Renter CNSTHB and later change your mind, you can ask to stop receiving it. If you want to apply for a public housing unit, you will have to fill out a new application and send it to your local Housing Authority.

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

