

Provincial Housing Emergency Repair Program Policy

Approved by: Vicki Elliott-Lopez, Senior Executive Director, Housing

Effective date: December 30, 2022

I. POLICY OVERVIEW AND OBJECTIVES

This policy provides an overview of eligibility, access and funding for the Provincial Housing Emergency Repair Program (Program) of the Department of Municipal Affairs and Housing (Department).

The purpose of this Program is to provide grants of up to \$6,500 to lower income households to carry out emergency, health and safety related repairs to their homes. The annual income limit for eligibility varies, depending on location and household size.

II. DEFINITIONS

Applicant	A person who applies to the Program, including the individual's spouse or common-law partner
Household	A person or group of persons who occupy or have need of a unit in Nova Scotia and who do not have a principal residence elsewhere in Canada
Household Income Limit (HIL)	Household Income Limits means the maximum income thresholds used to assess program eligibility, as determined by the Department
Immediate Relative	A person related to the Applicant by blood, marriage, common-law partnership, or adoption
Occupant	A person, other than a foster child, who is at least 16 years old, and: <ul style="list-style-type: none">• has occupied the dwelling for a continuous period of at least 1 year• does not have a principal place of residence elsewhere,

- and
- does not pay rent to any owner of the dwelling

Owner	<p>“owner(s)” of a housing unit including the person(s) to whom one or more of the following conditions apply:</p> <ul style="list-style-type: none"> • A registered life interest or fee simple estate in real property • The interest of an Occupant in real property pursuant to an agreement with the Director of the Veterans Land Act or the Farm Loan Board of Nova Scotia • The interest of an owner of a mobile home which is located on property under an agreement to rent, lease or purchase
Principal Residence	Primary place of habitation
Single-Family Dwelling	<p>Any of the following types of homes used solely for residential purposes:</p> <ul style="list-style-type: none"> • Detached house • Semi-detached house • Row house • Mobile home • Condominium unit
Total Gross Income	Total household income before taxes. <i>Note:</i> Some forms of income may be excluded from this calculation.
Urgent Repair	A repair that is required for the continued safe occupancy of the unit, as determined by the Department

III. APPLICATION

Households that meet the established Household Income Limits, are Owners of their home, and have need of an Urgent Repair at their Principal Residence for safe habitation.

IV. POLICY DIRECTIVES

Program Eligibility

To be eligible, the Applicant must meet the following criteria:

1. Owns and occupies the Single-family Dwelling to be repaired as their Principal Residence for a minimum of one year.

2. Does not own more than one residential property
3. Has a total household income not exceeding limits set in Appendix A.
4. Has not received previous assistance to the maximum grant amount under this Program in the previous 5 years.
5. Does not have the financial capacity to make the repair(s)

NOTE: Applicant's financial capacity will be assessed based on Total Gross Income, savings and other liquid investments.

Eligible Housing Units

Any existing Single-family Dwelling is eligible provided:

1. It is occupied by the Applicant as their Principal Residence;
2. The Applicant is eligible for the Program;
3. It is in need of repair for continued safe habitation by the Occupants, as determined by Department inspectors.

Eligible Repairs

Funding can only be used for:

1. Urgent housing repairs which are permanently affixed, and needed for the continued safe occupancy of the dwelling;
2. Repair item(s) approved by the Department;
3. Systems which provide dwellings with water, disposal of sewage, or provide electrical hookup.

Ineligible Repairs

1. Any repairs carried out prior to the Department providing Approval in writing for the assistance are not eligible.
2. Special equipment required for therapeutic purposes, whether permanently affixed or not, and portable appliances and aids are not eligible.

Eligible Costs

1. Eligible costs include labour, material and applicable taxes and disposal costs for approved repairs.
2. The cost of labour performed by any member of the Household is not an eligible cost.
3. Immediate Relatives of the Applicant may include a charge for their own labour only where they are normally employed in the renovation or construction industry and are not a member of the Household. Such costs must not exceed trade prices for the area, as determined by the Department.

Grants not to exceed amount

1. Assistance will be in the form of a grant up to a maximum of \$6,500. In any five-year period, total combined assistance from all DMAH housing grant programs can not exceed \$6,500.

2. The grant can only be used for eligible repairs outlined in this policy.

Application and Approval

1. Applicants will submit an application to the Department. Approvals are subject to eligibility requirements and Program funding availability.
2. Applications must be accompanied by a written authorization from each Occupant that:
 - a. Authorizes the release of any information about the Occupant that is relevant to the application;
 - b. Authorizes the Department to obtain or verify any information about the Occupant that is relevant to the application.
3. Work will not commence until the Applicant has received approval in writing from the Department.

Identifying eligible repairs and verifying completion

Site visits to determine that work is required and/or has been completed are required as necessary, based on the nature of the work. Reports provided by certified trades persons may be accepted in lieu of Department site visits at the discretion of the Department.

V. ACCOUNTABILITY AND MONITORING

The Director of Housing Services will monitor the policy’s implementation, performance and effectiveness. The policy will be reviewed for revisions as needed.

VI. VERSION CONTROL

Version	Revision Date	Description of Revision
1.0	December 30, 2022	New Policy

Appendix A: 2022 Household Income Limits

Location	1 Bedroom	2 Bedroom	3+ Bedroom
Halifax (CMA)	\$45,000	\$54,000	\$63,500
Rest of the Province	\$52,500	\$60,000	\$70,500

NOTE: These numbers may change. Confirm with Department staff for most up to date information.