

DIRECTORY OF HOUSING PROGRAMS IN CANADA



DIRECTORY OF HOUSING PROGRAMS IN CANADA

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PREFACE

Canada Mortgage and Housing Corporation, in cooperation with provincial and territorial housing agencies, has put together this directory in order to provide basic information on housing programs delivered across the country.

It is organized into three sections. Section I - Federal/Provincial/Territorial Programs contains programs delivered across the country by either the federal or provincial/territorial housing agencies. Programs are funded either unilaterally by the federal government or cost-shared with the province/territory under the terms of the 1986 Global and Operating Agreements on Social Housing.

The next two sections, Section II - Federal Programs and Section III - Provincial/Territorial Programs, contain programs delivered unilaterally by either of these two levels of government and are exclusive to their respective jurisdictions. Unless otherwise indicated, the programs contained in these two sections are not cost-shared. Each party determined the programs which it considered to be appropriately listed.

For the most part, only "active" programs, as of the August/September 1992, are found in this Directory. It is to be used primarily as a policy development tool which provides a quick reference as to the nature of housing programs available across the country. It will be useful to policy analysts, researchers and professionals working in the housing field, who wish to have a "snapshot" view of how current federal and provincial/territorial housing policy and programs assist Canadians with their housing needs.

The program descriptions provide basic information on the objective of the program, when the program started, the form of assistance available, eligibility criteria, funding arrangements, and in some cases, levels of activity. Readers are encouraged to contact the appropriate housing agency if their information requirements go beyond what is provided here.

The Directory is not intended to be used by those seeking assistance with their housing needs. The basic program descriptions provided are not adequate to assess what specific benefits or eligibility criteria would be apply on an individual basis. Also, as aforementioned, only "active" programs are contained in this Directory, thus many "non-active" programs which continue to provide assistance to Canadians would not be made known to potential clients. Those seeking housing assistance should pursue their applications through the customary channels.

The cooperation received from provincial and territorial housing agencies enabled this publication to be possible. A special thanks is due to the Ontario Ministry of Housing who by publishing the "Canadian Encyclopedia of Housing Programs" in January of 1992, provided a good basis to launch this new publication.

Strategic Planning and Policy Development Division
Canada Mortgage and Housing Corporation
January 1993

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SECTION I

DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION I - FEDERAL/PROVINCIAL/TERRITORIAL PROGRAMS

This section contains housing programs delivered by CMHC or by provincial/territorial housing agencies and cost-shared under the terms and conditions of the 1986 Global and Operating Agreements.

The programs contained in this section are:

Non-Profit Housing Program

- including Project Development Funding

Urban Native Housing Program

Rent Supplement Program

Rural and Native Housing Program

- Home Owner (through self-build), Lease-to-Purchase, Rental

Residential Rehabilitation Assistance Program (RRAP) for Homeowners

Residential Rehabilitation Assistance Program for Disabled

Emergency Repair Program

Home Adaptations for Seniors Independence (HASI)

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PROGRAM NAME: NON-PROFIT HOUSING PROGRAM

OBJECTIVE: To assist households in need to obtain affordable, adequate, and suitable rental or cooperative housing by providing assistance to eligible sponsors for the construction, acquisition, rehabilitation and operation of subsidized rental housing projects.

DELIVERY: All provinces and territories except for Prince Edward Island and the Northwest Territories cost-share and deliver the program. CMHC unilaterally funds and delivers the program in these two jurisdictions.

FORM OF ASSISTANCE: Project sponsors receive subsidies equal to the difference between eligible operating costs and revenues. The subsidy is for operating costs related only to the residential component of projects. Eligible sponsors of non-profit housing are provincial/territorial housing agencies, municipal housing agencies, continuing housing cooperatives and private non-profit housing corporations. Rents paid are calculated according to a rent-to-income scale and adjusted household incomes.

Where the province/territory have a loan insurance agreement, CMHC provides mortgage insurance for 100% of total lending value. No premium is payable for this insurance. Loans to finance projects are amortized over the lesser of the useful life of the project or 35 years.

Proposal development funding (PDF) loans of up to \$500,000 (\$75,000 on the first \$500,000 of NHA Lending Value plus 3% of the lending value in excess of \$500,000) may be made available to eligible private non-profit sponsors and continuing cooperative associations to facilitate their participation in the process. Maximum PDF loans may vary in each jurisdiction. Loans are fully repaid on first installment of take-out mortgage if housing project is developed and may be fully forgiven if not.

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For the purpose of this program, total lending value is determined by eligible project capital costs.

Projects may include ineligible components (e.g. nurses stations) for the purpose of housing subsidies provided by the federal government through CMHC. However, the cost of the ineligible components may be included in the NHA insured loan amount.

The capital cost of each unit of housing cannot exceed a maximum unit price (MUP) established by CMHC and the provincial and territorial housing agency.

At least 5% of the units produced under this program each year must be accessible and designed as mobility units.

ELIGIBILITY CRITERIA:

Households must be in core-need: They must:

(a) occupy a crowded or inadequate dwelling and currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market area would consume 30% or more of their income; or

(b) pay 30% or more of their income for shelter and an adequate and suitable dwelling available in the market area would consume 30% or more of their income.

Other eligibility criteria and the client selection process are agreed to by CMHC and the province/territory, and are the responsibility of the active party.

ACTIVITY:

From 1986 to March 31, 1991 some 40,000 units have been developed or committed.

1988: 9,807
1989: 9,885
1990: 9,228

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FUNDING:

The percentage of costs currently paid on new commitments by CMHC and province/territory is as follows:

CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
75	25 Nova Scotia
75	25 New Brunswick
75	25 Quebec (Private) Non-Profit)
59	41 Quebec (Public Non-Profit)
60	40 Ontario
75	25 Manitoba
75	25 Saskatchewan
70	30 Alberta
67	33 British Columbia
100	0 Northwest Territories
75	25 Yukon

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PROGRAM NAME: URBAN NATIVE HOUSING PROGRAM

OBJECTIVE: To assist native households in need to obtain affordable, adequate and suitable rental housing by providing assistance to eligible sponsors for the construction, acquisition, rehabilitation and operation of rental housing projects.

DELIVERY: Newfoundland and Quebec cost-share and deliver the program. In Manitoba, the program is cost-shared with the province but commencing in 1992, is delivered directly by CMHC. Elsewhere CMHC unilaterally funds and delivers the program.

FORM OF ASSISTANCE: Project sponsors receive subsidies equal to the difference between eligible operating costs and revenues. The subsidy is for operating costs related only to the residential component of projects. Eligible sponsors of urban native non-profit housing projects are native non-profit corporations and cooperatives. Rents paid are calculated according to a rent-to-income scale and adjusted household incomes.

Where the province/territory have a loan insurance agreement, CMHC provides mortgage insurance for 100% of total lending value. No premium is payable for this insurance. Loans to finance projects are amortized over the lesser of the useful life of the project or 35 years.

Proposal development funding (PDF) loans of up to \$500,000 (\$75,000 on the first \$500,000 of NHA Lending Value plus 3% of the lending value in excess of \$500,000) may be made available to eligible urban native non-profit sponsors and continuing cooperative associations to facilitate their participation in the process. Maximum PDF loans may vary in each jurisdiction. Loans are fully repaid on first installment of take-out mortgage if housing project is developed and fully forgiven if not.

For the purpose of this program, total lending value is determined by acceptable project capital costs.

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Projects may include ineligible components (e.g. nurses stations) for the purpose of housing subsidies provided by the federal government through CMHC. However, the cost of the ineligible components may be included in the NHA insured loan amount.

The capital cost of each unit of housing cannot exceed a maximum unit price (MUP) established by CMHC and the provincial and territorial housing agency.

At least 5% of the units produced under this program each year must be accessible and designed as mobility units.

ELIGIBILITY CRITERIA:

Native households must be in core-need. They must:

(a) occupy a crowded or inadequate dwelling and currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market area would consume 30% or more of their income; or

(b) pay 30% or more of their income for shelter and an adequate and suitable dwelling available in the market area would consume 30% or more of their income.

Other eligibility criteria and the client selection process are agreed to by CMHC and the province/territory, and are the responsibility of the active party.

ACTIVITY:

From 1986 to March 31, 1991, some 4,030 units have been developed or committed.

1988:	1,096
1989:	906
1990:	814

FUNDING:

The percentage of costs currently paid on new commitments by CMHC and the provinces/territories is as follows:

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CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
100	0 Nova Scotia
100	0 New Brunswick
75	25 Quebec
100	0 Ontario
75	25 Manitoba
100	0 Saskatchewan
100	0 Alberta
100	0 British Columbia
100	0 Northwest Territories
100	0 Yukon

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PROGRAM NAME: RENT SUPPLEMENT PROGRAM

OBJECTIVE: To assist households in need to obtain affordable, adequate, and suitable rental housing by subsidizing rents in eligible rental dwellings.

DELIVERY: All provinces and territories, except for Prince Edward Island, cost-share and deliver the program. CMHC unilaterally funds and delivers the program in these jurisdictions.

FORM OF ASSISTANCE: Provincial and territorial agencies enter into agreements with private landlords, public or private non-profit housing corporations or non-profit continuing co-operative housing corporations which designate the number of units to be subsidized over a period of time of a maximum of 35 years. The agreement spells out the rent that the owner will be paid for each unit. Rents should reflect rents for comparable accommodation in that community. Rents paid by the tenants are calculated according to a rent-to-income scale and adjusted household income.

ELIGIBILITY CRITERIA: Households must be in core-need: They must:

- (a) occupy a crowded or inadequate dwelling and currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market area would consume 30% or more of their income; or
- (b) pay 30% or more of their income for shelter and an adequate and suitable dwelling available in the market area would consume 30% or more of their income.

Other eligibility criteria and the client selection process are agreed to by CMHC and the province/territory, and are the responsibility of the active party.

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ACTIVITY: From 1986 to March 31, 1991, some 14,300 units have been developed or committed.

1988: 4,202

1989: 3,228

1990: 2,140

FUNDING: The percentage of costs currently paid on new commitments by CMHC and the provinces/territories is as follows:

CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
75	25 Nova Scotia
75	25 New Brunswick
59	41 Quebec (Regular)
75	25 Quebec (Co-op)
60	40 Ontario
75	25 Manitoba
75	25 Saskatchewan
70	30 Alberta
67	33 British Columbia
75	25 Northwest Territories
75	25 Yukon

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RURAL AND NATIVE HOUSING PROGRAM

OBJECTIVE: To assist households in need in rural areas obtain affordable, adequate, and suitable housing for ownership, lease-to-purchase or rental and to motivate and help the program's clients solve their housing problems through their own organization and efforts by providing the opportunity for optimum client involvement in the planning and building of units.

DELIVERY: Changes to the program were introduced in 1992 requiring provincial/territorial agreement. These agreements are in the process of being negotiated. It is expected that when negotiations and agreements have been concluded that Newfoundland, New Brunswick, Quebec, Saskatchewan, Alberta and Northwest Territories will deliver and cost-share the program. While in Manitoba, it is expected that the program will be cost-shared with CMHC delivering in the North and the province delivering in the South. In Ontario, it is expected that CMHC will deliver the program with cost-sharing by the province. Elsewhere, CMHC unilaterally funds and delivers the program.

Rural areas of communities having a population of 2,500 or less are eligible for the program. Rural municipal jurisdictions having a population of greater than 2,500 persons but where the population is dispersed are also considered eligible. Population cores or centres of more than 2,500 persons within large rural municipal jurisdictions are not eligible areas.

FORM OF ASSISTANCE: Homeownership (through self-build)

Homeownership assistance: available in non-market rural areas. On-going financial assistance so that mortgage and tax payment does not consume more than 25% of adjusted household income. Client is required to provide substantial labour input into the construction of the house, and afterward is responsible for making the mortgage payments, obtaining insurance and

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maintenance. Mortgage payments may be reduced below the 25% of adjusted income level in recognition of the client labour input during construction. The Active party provides client counselling and a construction supervisor who supervises and trains the client in the construction of the house.

A heating allowance is provided to ownership and Lease-to-purchase clients.

Lease-to-purchase: available in non-market rural areas for those clients who want homeownership but at the time of application do not have the ability to provide the minimum labour contribution. Client leases home based on 25% of adjusted household income with an option to buy after a minimum of two years. The purchase option may be exercised if the clients are able to assume all the responsibilities of ownership.

Rental assistance: on-going financial assistance so that rental costs, including heat, water and sewer do not consume more than 25% of adjusted household income.

All clients pay up to 25% of adjusted annual household income for accommodation.

Nationally, 50% of all activity under the RNH program is targeted to natives. The native target varies by province/territory and is set out in the F/P/T Operating Agreements.

The total eligible project cost/lending value may not exceed the maximum unit price (MUP) established by the provincial/territorial housing agency and CMHC.

If a non-profit approach is utilized for delivery of RNH Rental Housing, proposal development funding (PDF) loans of up to \$500,000 (\$75,000 on the first \$500,000 of NHA Lending Value plus 3% of the lending value in excess of \$500,000) may be made available to eligible private non-profit or rural municipal non-profit sponsors or to individuals representing organizations to be incorporated (local housing groups) as such in the future. Maximum PDF loans may vary

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in each jurisdiction. Loans are fully repaid on first installment of take-out mortgage if housing project is developed and may be fully forgiven if not.

Where sufficient suitable rental housing is available, a rent supplement approach with the RNH program may be used to provide assisted rental housing to eligible households in need.

Involvement of the client in all phases of program delivery is encouraged. Client counselling, both pre and post occupancy, to facilitate client understanding of the responsibility and benefits under the various tenure options is a critical feature of the program.

Native delivery agents are involved in delivering the native component in each province/territory, and participate with CMHC and the province/territory on the Tripartite Management Committee in managing the RNH Program in each province/territory (except in N.W.T.).

Special training and orientation in housing programs is available to assist Native people gain the necessary knowledge and skills to assist their Native communities and organizations to develop and conduct their own housing programs and to achieve their housing goals.

ELIGIBILITY CRITERIA:

Households must be in core-need.

They must:

(a) occupy a crowded or inadequate dwelling and currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market area would consume 30% or more of their income; or

(b) pay 30% or more of their income for shelter and an adequate and suitable dwelling available in the market area would consume 30% or more of their income.

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Other eligibility criteria and the client selection process are agreed to by CMHC and the province/territory.

ACTIVITY:

From 1986 to March 31, 1991, approximately 6,490 units have been developed or committed.

1988: 1,818
 1989: 2,217
 1990: 1,725

FUNDING:

The percentage of costs currently paid on new commitments (except for the Homeownership Assistance through self-build component which is under negotiation) by CMHC and the provinces/territories is as follows:

CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
100	0 Nova Scotia
75	25 New Brunswick (also see Basic Shelter Program in Section III)
59	41 Quebec (Non-Native)
75	25 Quebec (Native)
75	25 Ontario
75	25 Manitoba
75	25 Saskatchewan
75	25 Alberta
100	0 British Columbia
75	25 Northwest Territories
100	0 Yukon

CONTACT:

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP) FOR HOMEOWNERS

OBJECTIVE: To assist households who are in core housing need who own and occupy existing substandard housing to repair or improve their dwellings to a minimum level of health and safety.

DELIVERY: Newfoundland, New Brunswick, Quebec, and Yukon cost-share and deliver the program. Elsewhere, CMHC unilaterally funds and delivers the program.

FORM OF ASSISTANCE: Financial assistance to owners of existing substandard housing which is in need of major repair. Assistance is for eligible repairs to bring the dwelling up to minimum health and safety standards. The assistance is provided in the form of a loan, a portion of which may be forgiven, depending on the income of the applicant and continued ownership and occupancy of the dwelling.

Maximum loans (including the forgivable portion) are \$10,000 per unit for urban homeowners, owners of mobile homes who rent or lease the lot on which the unit is located, and "occupiers" in rural areas who do not own the land on which the unit is located, and \$25,000 per unit for other rural home owners. (Indian Reserves, regardless of population size, are considered rural areas.) Terms for the loans must not exceed the useful life of the property and in any case, must not exceed 20 years from the date of completion of the repair or improvement. The interest rate will be established by CMHC in provinces and territories where CMHC delivers the program or by CMHC and the provincial/territorial housing agency where the province or territory delivers the program.

For the purpose of determining the amount of the forgivable loan, the total household income that is used to qualify the applicant for the program is to be used to determine the adjusted family income. The maximum forgivable loan per housing unit is:

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- Zone 1 (southern areas of most provinces):
\$5,000
- Zone 2 (northern areas of most provinces):
\$6,250
- Zone 3 (farthest northern areas, the
Territories, Labrador and northern
Quebec): \$8,250

Homeowners with adjusted incomes up to \$13,000 will be eligible to receive the maximum forgivable loan depending on repair costs. The amount of the forgivable loan will decline to zero for homeowners with adjusted incomes of \$23,000. The earning of the forgivable loan is conditional upon:

- continued ownership/occupancy during the 5 year earning period of the forgivable loan;
- the making of regular payments on the repayable portion.

Properties must be substandard or deficient and require major repair or be lacking in basic facilities in one of the following categories:

- structural
- electrical
- plumbing
- heating
- fire safety

or be a crowded dwelling in a rural area. Properties where the owner resides and which do not contain in excess of three bed units rented to occupants not related to the owner are eligible. Only properties that have been both constructed and occupied for a minimum of five years are eligible. Incomplete housing is eligible where construction has ceased, the unit has been occupied for five years, and the applicant does not have the funds or ability to obtain alternate financing. Other units eligible for assistance are:

- units under the Rural and Native Housing Program (Homeownership) which are otherwise eligible for RRAP and which require repair which would not be eligible for funding under RNH post-occupancy corrections.

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- units which have received federal market housing assistance or similar provincial assistance
- units which have received provincial rehabilitation assistance, i.e., unilateral programs not included in or prior to cost-sharing arrangements
- units occupied by welfare recipients receiving assistance which includes a shelter component.

Units in receipt of ongoing federal or provincial social housing subsidies are not eligible for assistance.

The nature and the quality of the repair work is expected to ensure a further useful life of the dwelling of at least 15 years, given normal care and maintenance. Work carried out prior to loan approval is not eligible.

ELIGIBILITY CRITERIA:

Homeowner RRAP is available universally to eligible clients. Occupiers of housing units in rural areas who although are not the owners of the land are eligible if they are able to demonstrate that they have had a reasonable long term uninterrupted occupancy of a given unit and are not renters.

Homeowner RRAP is also available to all band councils for band owned residential units located on Indian Reserves and band members whose residential unit is located on an Indian Reserve and whose right to use is confirmed by a certificate of possession or band council resolution. Core need income thresholds do not apply to Indian Reserves.

ACTIVITY:

1991: Urban \$39,509,000 (F P Forgiveness)
Rural \$46,813,000 (F P Forgiveness)

FUNDING:

The percentage of costs paid on new commitments by CMHC and provinces/territories is as follows:

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CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
100	0 Nova Scotia
75	25 New Brunswick (also see Home Improvement Loans Program in Section II)
50	50 Quebec - CQRAP (Non-Native)
75	25 Quebec (Native)
100	0 Ontario
100	0 Manitoba
100	0 Saskatchewan
100	0 Alberta
100	0 British Columbia
100	0 Northwest Territories
75	25 Yukon (see Home Repair Program in Section III)

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DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RESIDENTIAL REHABILITATION
ASSISTANCE PROGRAM FOR THE DISABLED

OBJECTIVE: To assist in the repair, improvement or modification of existing homeowner or rental housing to improve the accessibility of the dwelling unit for disabled persons.

DELIVERY: Newfoundland, New Brunswick and Quebec cost-share and deliver the program. Elsewhere, CMHC unilaterally funds and delivers the program.

FORM OF ASSISTANCE: Financial assistance to owners of housing accommodation to improve the accessibility of rental and ownership units occupied or intended to be occupied by disabled persons. Assistance for eligible repairs is available in the form of a loan, a portion of which may be forgiven. RRAP for the Disabled is available on a universal basis and is dependent on continued ownership and occupancy of the dwelling.

Landlords qualify for the forgivable loan only. They must agree to enter into an Agreement Non-Resident Owners which will establish maximum acceptable rents, so that the benefits of government assistance are passed on to the tenants. Landlords must be private entrepreneurs owning rental accommodation available on the open market. There must exist a legitimate landlord-tenant relationship.

Should demand exceed available funds, priority will be given to applicants based on income (homeowner applicants) and on the level of repair/modification required to accommodate the occupant's disability.

All existing residential property where work will be undertaken to improve accessibility for a disabled occupant and where minimum health and safety standards are met is eligible.

For homeowners, maximum loans (including the forgivable portion) are \$10,000. The maximum forgivable loan of \$5,000 will be provided to homeowners with adjusted household incomes of up to \$23,000.

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Assistance will decline one dollar for each two dollars of income above \$23,000 and reach zero at an income of \$33,000. The earning of the forgivable loan is conditional upon continued ownership/occupancy during the five year earning period of the forgivable loan and the making of regular payments if a repayable loan.

For landlords the maximum forgivable loan is equal to the cost of modifications up to \$5,000 per self-contained unit and \$2,500 per bed-unit. Landlords must obtain financing for costs in excess of the maximum forgivable loan from private sources. The earning of the forgivable loan is conditional upon adherence to the terms and conditions of the Agreement Non-Resident Owners during the five year earning period of the forgivable loan.

ELIGIBILITY CRITERIA:

Disabled RRAP is available universally to homeowners who own and occupy their dwelling and to landlords. Occupiers of housing units in rural areas who although are not the owners of the land are eligible if they are able to demonstrate that they have had a reasonable long term uninterrupted occupancy of a given unit and are not renters.

Disabled RRAP is also available to all band councils for band owned residential units located on Indian Reserves and band members whose residential unit is located on an Indian Reserve and whose right to use is confirmed by a certificate of possession or band council resolution.

Core-need income thresholds do not apply.

ACTIVITY:

1991: \$14,588,000 (F P Forgiveness)

FUNDING:

The percentage of costs currently paid on new commitments by CMHC and provinces/territories is as follows:

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CMHC %	Province/Territory %
75	25 Newfoundland
100	0 Prince Edward Island
100	0 Nova Scotia
75	25 New Brunswick
75	25 Quebec
100	0 Ontario
100	0 Manitoba
100	0 Saskatchewan
100	0 Alberta
100	0 British Columbia
100	0 Northwest Territories
100	0 Yukon

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: EMERGENCY REPAIR PROGRAM

OBJECTIVE: To assist households in need in rural areas to undertake emergency repairs for the continued safe occupancy of their houses.

DELIVERY: Newfoundland, Quebec, and Northwest Territories cost-share and deliver the program. Elsewhere, CMHC unilaterally funds and delivers the program.

FORM OF ASSISTANCE: Assistance is provided to eligible homeowners and occupants in rural areas (defined as communities of 2,500 or less and larger communities with no distinctive core with a population of 2,500 or more) to carry out repairs urgently required to make their homes safe. The amount of assistance depends on the location of the home. The maximum levels for 1992 are:

\$4,500 in southern Canada
\$6,333 in northern Canada
\$8,000 in Labrador far northern Quebec,
Northwest Territories and Yukon

A significant portion of this program is directed to native households.

This is a one-time contribution and does not have to be repaid. There is no requirement that repairs bring the home up to minimum property standards, but repairs are intended to resolve the emergency repair problem.

Eligible repairs systems

- heating systems
- chimneys
- doors and windows
- foundations
- roofs, walls, floors and ceilings
- vents, louvers
- plumbing
- electrical systems

Assistance is for the purchase and shipping of materials and for contracted labour.

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ELIGIBILITY CRITERIA: Household incomes must be below Core-Need Income Thresholds.

ACTIVITY: 1990: \$2,832,000 (F-P Forgiveness)

FUNDING: The percentage of costs currently paid on new commitments by CMHC and the provinces/territories is as follows:

%	%
75	25
100	0
	Newfoundland
	Prince Edward
	Island
100	0
75	Nova Scotia
75	25
50	New Brunswick
	25
	Quebec (Native)
	50
	Quebec
	(Non-Native)
100	0
100	Ontario
100	0
100	Manitoba
100	0
100	Saskatchewan
100	0
75	Alberta
	0
	British Columbia
	25
	Northwest
	Territories
100	0
	Yukon

CONTACT: Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7
(613) 748-2000 (B) 748-4897 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION I - FEDERAL/PROVINCIAL/TERRITORIAL PROGRAMS**

PROGRAM NAME: HOME ADAPTATIONS FOR SENIOR INDEPENDENCE (HASI)

OBJECTIVE: To assist low-income seniors pay for home adaptations so that they can extend the time they can live in their own homes independently.

START DATE: 1992 (The program is a two-year program, scheduled to terminate in 1994).

DELIVERY: All provinces and territories cost-share and deliver the program except Ontario, Prince Edward Island and Manitoba. CMHC unilaterally funds and delivers the program in these jurisdictions and on-reserve throughout the country.

FORM OF ASSISTANCE: One-time, non-repayable grants of up to \$2,500 are available to eligible applicants. The exact amount is based on cost of materials and labour necessary for the required adaptations.

Adaptations should be minor, for example, handrails in hallways and stairways, easy-to-reach work and storage areas in the kitchen, lever handles on doors, walk-in showers with grab bars, or bathtub grab bars and seats. All adaptations should be permanent and/or fixed to the dwelling. Exceptions can be made for equipment designed to give access to existing basic facilities, such as bath lifts. Supportive care, portable aids, such as walkers, and household appliances are not eligible.

ELIGIBILITY CRITERIA: Eligible applicants must be 65 years of age or over. The income of the household (of which the applicant is a member) must be less than the Core Need Income Threshold for the area and the type of household, and, the applicant must have difficulties in daily living within the home that can be helped by the program's eligible adaptations.

Assessment of difficulties with daily living and adaptations required may be done by a qualified person (e.g. occupational therapist,

DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION I - FEDERAL/PROVINCIAL/TERRITORIAL PROGRAMS

nurse or social worker) or by the applicant using a self-assessment tool designed for use under this program.

Homeowners or renters can apply, but renters will need the written concurrence of their landlord to the adaptation.

Subsidized housing is not eligible. Households who receive HASI may also apply under Homeowner RRAP for assistance with major repairs. Stacking of a HASI grant with RRAP for Disabled Persons is not permissible.

ACTIVITY:

1992-1994: Budget \$10,000,000.

FUNDING:

The percentage of costs currently paid on new commitments by CMHC and the provinces/territories is currently under negotiation.

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SECTION II

DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS

This section contains federal housing programs delivered unilaterally across the country by CMHC. The programs contained in this section are:

ASSISTED HOUSING

- Next Step
- On-Reserve Rental Housing Program
- Project Haven

HOUSING SUPPORT

- Affordability and Choice Today (A.C.T.) Program
- Centre for Future Studies - Experts in Residence Program
- Housing Awards Program
- CMHC University Scholarship for Graduate Studies
- External Research Program
- Housing Technologies Incentives Program
- Job Site Innovator Awards Program

MARKET HOUSING

- NHA Mortgage Loan Insurance
- NHA Chattel Loan Insurance
- NHA Mortgage-Backed Securities
- Mortgage Rate Protection Program
- First Home Loan Insurance Program
- The Home Buyers' Plan

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: NEXT STEP

OBJECTIVE: To provide longer-term (second-stage) housing for victims of family violence both on and off-reserve.

START DATE: 1992-96

FORM OF ASSISTANCE: Interest-free loans covering up to 100% of eligible project costs are available to eligible sponsors to develop longer-term (second-stage) housing for victims of family violence. The loans are secured by mortgages which are forgiven over a 15-year period provided the project continues to operate as non-profit housing for abused women and children.

Neither operating costs nor on-site support services are funded through the program. It is expected that operating costs, such as utilities and maintenance, will be met through rental arrangements with tenants. In the case of on-reserve projects, these costs are recoverable from the Department of Indian and Northern Affairs.

CMHC determines the maximum allowance cost of projects developed. Maximums take into account local housing costs and, where appropriate, any special security measures, communal areas and features for disabled access.

Design Considerations:
Projects may vary in size and form in response to the needs of the community and the availability of suitable sites. Projects may, for example, include:

- purchasing and adapting existing dwellings
- renovating donated or leased dwellings
- building specially designed apartments on their own sites, and
- building infill units on sites already owned by non-profit groups.

Projects that make provisions for persons with physical disabilities and address the needs of natives are encouraged.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

These projects are not intended to provide permanent accommodation, and sponsors are expected to establish reasonable time limits on residency.

Projects should make provisions for the availability and accessibility of community services to which residents can be referred. These include legal and social services, schools, job training and child care arrangements.

Pre-Commitment Loans:

Pre-Commitment Loans (PCLs) of up to \$5,000 per dwelling unit may be made available to eligible sponsors to assist in preparation of final applications. If a proposal proceeds, the PCL is part of the capital cost of the project, and the advanced portion of the PCL is repaid out of the first mortgage advance. If the project does not proceed, the PCL is forgiven.

ELIGIBILITY CRITERIA:

Sponsors must be private, non-profit corporations or charities with a primary objective of operating housing for abused women and their children. To be eligible, sponsors must have substantial experience in the provision and operation of shelters. Groups who previously concentrated on other types of housing would be eligible if their objectives are amended accordingly.

FUNDING:

100% Federal

ACTIVITY:

1992-1996: \$16.3 million; 155 units

CONTACT:

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700 Montreal Road
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(613) 748-2000 (B) 748-4897 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: ON-RESERVE RENTAL HOUSING PROGRAM

OBJECTIVE: To assist Indian Band Councils in providing suitable, adequate and affordable rental housing units on Indian reserves.

START DATE: 1978

FORM OF ASSISTANCE: Assistance is provided by both Canada Mortgage and Housing Corporation and the Department of Indian and Northern Affairs to Indian Band Councils.

CMHC:

The assistance from CMHC is in the form of N.H.A. Mortgage Insurance and a maximum subsidy equal to the difference between the lender's interest rate and an interest rate of two per cent. No premiums are charged for N.H.A. Mortgage Insurance which is available on loans from approved lenders for 100% of eligible project capital costs. The subsidy will be provided over the lesser of 35 years or the useful life of the project.

Project Development Funding (PDF) of up to \$500,000 (\$75,000 on the first \$500,000 of NHA lending value plus 3% of the lending value in excess of \$500,000) may be made available to eligible Indian Band Councils to facilitate their participation in the project development process. If a proposal proceeds, the PDF loan is part of the capital cost of the project, and the advanced portion of the PDF loan is repaid out of the first mortgage advance. If the project does not proceed, the PDF loan is forgiven.

Projects may be developed through new construction, the purchase of existing housing with or without subsequent rehabilitation, and the conversion of an existing building.

The project's total eligible capital costs for the residential component include:

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SECTION II - FEDERAL PROGRAMS**

- land
- servicing
- eligible soft costs (legal and consulting fees
- construction, acquisition, rehabilitation, or conversion
- hard furnishings; and
- landscaping.

Eligible project capital costs also include the cost of providing "mobility" units in projects for households in which at least one person is physically disabled.

INAC:

An up-front capital contribution is available from INAC.

All Indian Band Councils are eligible. They must apply to the Department of Indian and Northern Affairs.

(Units are allocated to Indian Band Councils in accordance with CMHC/INAC three-year plans.)

ELIGIBILITY CRITERIA:

Indian Band Councils are responsible for establishing the eligibility criteria for the selection of tenants from among reserve residents. Core housing need requirements do not apply. Tenants pay up to 25% of their incomes on rents or occupancy charges.

FUNDING:

100% Federal

ACTIVITY:

Since the program's inception, there are approximately 10,000 units under administration. Each year additional units are developed.

1992: 1,540 units

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

CONTACT:

Bernie Burns
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: PROJECT HAVEN

OBJECTIVE: To increase the availability of emergency shelters for victims of family violence both on and off-reserve.

START DATE: 1988

The program was announced as part of the federal government's four year family violence initiative. A four year extension was subsequently announced in 1991.

FORM OF ASSISTANCE: Interest-free loans covering up to 100% of eligible project costs are available to eligible sponsors to develop emergency shelters for victims of family violence. The loans are secured by mortgages which are forgiven over a 15-year period provided the project continues to operate as non-profit housing for abused women and children.

Neither operating costs nor on-site support services are funded through the program. Sponsors normally recover these costs through per diems charged to provinces and territories, or in the case of projects on-reserve, these costs are recoverable through agreements with the Department of Indian and Northern Affairs.

CMHC determines the maximum allowed cost of projects developed.

Projects may vary in size and form in response to the needs of the community and the availability of suitable sites and locations. New construction or purchase and rehabilitation of existing buildings is acceptable.

Pre-Commitment Loans:

Pre-Commitment Loans (PCLs) of up to \$2,000 per hostel bed or \$50,000 per project may be made available to eligible sponsors to facilitate their participation in the project development process. If a proposal proceeds, the PCL is part of the capital cost of the project, and the

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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advanced portion of the PCL is repaid out of the first mortgage advance. If the project does not proceed, the PCL is forgiven.

ELIGIBILITY CRITERIA:

Sponsors must be private, non-profit corporations with a primary objective of operating emergency shelters for abused women and their children.

ACTIVITY:

1988-91: \$20.6 million; total number of units committed or under development as of the end of 1990: 446

1992-95: \$4 million; 80 to 100 units to be developed.

CONTACT:

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: AFFORDABILITY AND CHOICE TODAY (A.C.T.)

OBJECTIVE: In response to changing demographics and lifestyle, the aging housing stock, and the advent of new construction techniques, this program is intended to foster regulatory innovation at the municipal level and cooperation between municipalities, home builders, the non-profit sector, the community and others in order to increase housing affordability and choice.

START DATE: 1990-94

DELIVERY: CMHC has entered into an agreement with the Federation of Canadian Municipalities (FCM), the Canadian Home Builders Association (CHBA) and the Canadian Housing and Renewal Association (CHRA) to deliver the program. FCM administers the program and all three organizations, along with CMHC, are involved in its management.

FORM OF ASSISTANCE: Grants are available to help defray the supplemental costs of undertaking and documenting regulatory innovation. The grants can be used to finance feasibility studies, design and approval costs, or documentation costs associated with a project. (They are not intended to offset normal costs of construction.)

There are three types of projects for which A.C.T. will provide a full or partial grant:

Demonstration projects: The construction of a residential building(s) that demonstrates the use of innovative approaches to planning, design, construction and/or servicing. The maximum grant is \$20,000.

Streamlined approval process projects: The implementation of a method or system that reduces the time and effort needed to obtain approvals. The maximum grant is \$10,000.

Case studies of existing initiatives: The documentation of regulatory reform initiatives already undertaken. The grant is \$1,000.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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Project proposal calls are made twice a year and an independent selection committee comprised of experts in the housing field review and select projects.

Applications are judged on three criteria:

Impact: The extent to which the approach will contribute to housing affordability and choice.

Transferability: The degree to which the approach can be adopted by others to achieve similar goals.

Consultation: The degree to which the appropriate organization(s), business(es), and governments have been consulted and encouraged to participate.

ELIGIBILITY CRITERIA:

Municipalities, home builders, and developers (private, non-profit and co-operative) are eligible to apply. The applicant must be a legal entity with an administrative structure capable of seeing the project through to completion.

FUNDING:

100% Federal

ACTIVITY:

1990-93: \$2.4 million

Thirty-four projects have been approved as of August 1992. A list of successful applicants, as well as background information on projects in progress are available.

CONTACT:

Fanis Grammenos
Research Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario.
K1A 0P7
(613) 748-2321 (B) 748-2402 (FAX)

Federation of Canadian Municipalities
24 Clarence Street
Ottawa, Ontario.
K1N 5P3
(613) 237-5221 (B) 237-2965 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: CENTRE FOR FUTURE STUDIES --
EXPERTS IN RESIDENCE PROGRAM

OBJECTIVE: To generate new ideas and perspectives on issues that relate to housing and living environments.

START DATE: 1990

DELIVERY: This program is managed by CMHC's Centre for Future Studies in Housing and Living Environments.

FORM OF ASSISTANCE: Research grants are provided to successful candidates. Remuneration is based on the candidate's background and qualifications, and the research work plan.

Experts in Residence are expected to present and discuss their research with CMHC senior management. Their reports should include a thorough analysis, and make a contribution to the understanding of emerging issues.

ELIGIBILITY CRITERIA: Applicants should have proven experience in housing or a related discipline. They should be forward looking, creative and possess excellent analytical and communications skills. As a prerequisite, applicants must be able to initiate, develop and complete a project exploring an issue that will affect housing and living environments in the future. Employees of CMHC may apply.

ACTIVITY: Since 1990, three external and two internal experts were engaged under the program.

CONTACT: Steve Pomeroy
Manager, Centre for Future Studies in
Housing and Living Environments
Research Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
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(613) 748-2812 (B) 748-2156 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: CMHC HOUSING AWARDS

OBJECTIVE: To recognize excellence in all fields related to housing that influence the provision of adequate, affordable housing and to record and transfer innovations for this purpose.

START DATE: The awards are given out on a biennial basis. Next awards will be given out in 1994.

FORM OF ASSISTANCE: There is no financial reward associated with the award. Winners' expenses to a Housing Awards Symposium on the award-theme are, however, covered by CMHC where the winners will be publicly recognized, presented with a trophy and a certificate of achievement. Their work is promoted nationally through publicity and an awards book. The Housing Awards Symposium expands and records discussions on issues relevant to the theme for the benefit of all practitioners.

The criteria for judging applications are based on the extent to which a particular innovation contributes to access to, and adequacy and affordability of housing. The award recognizes innovation in five areas:

- financing and tenure
- technology and production
- planning and regulation
- concept and design
- process and management.

One award is offered in each of the five categories. Up to ten applications may receive honorary mentions.

Applications are judged by a national independent committee appointed by CMHC. The committee is broadly representative of many disciplines and occupations involved in housing.

ELIGIBILITY CRITERIA: The award is open to individuals or institutions

- public or private - including builders, developers, architects, financial institutions, voluntary housing organizations and their members, municipalities, provincial and territorial

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housing agencies, and academic institutions.
(CMHC and its employees are not eligible.)

ACTIVITY:

In 1988, the focus was on "Housing for Seniors" and a conference was held in Halifax. In 1990, the award-theme was "Housing Young Families Affordably". The Housing Award Symposium was held in Vancouver, September 6-7, 1990. The 1992 award-theme was "Independence through Housing". Awards will be given out in Winnipeg to recognize excellence in housing which help people with disabilities achieve independence.

CONTACT:

Don Johnston
Director
Housing Innovation Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
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(613) 748-2347 (B) 748-2402 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: CMHC UNIVERSITY SCHOLARSHIP FOR GRADUATE STUDIES

OBJECTIVE: To support the development of a highly trained and skilled community of professionals in many diverse aspects of housing and community planning.

START DATE: 1946

FORM OF ASSISTANCE: Scholarships of up to \$14,154 per year for full time graduate studies to help cover tuition fees and other expenses.

Fields of study include: urban planning, law, engineering, public administration, economics, psychology, landscape architecture, sociology, and architecture. CMHC determines which programs are eligible. Applicants must demonstrate that their study topic is directly related to housing and community planning.

Scholarship recipients are selected by an independent Committee of Award appointed by CMHC. Awards are only made to candidates of proven ability, and high academic and professional promise. Not all scholarships provided for are necessarily awarded.

Upon completing the program of study, the scholar must submit for deposit in CMHC's Canadian Housing Information Centre two copies of any thesis, dissertation, or major research paper prepared in the fulfillment of the degree program.

Scholarship renewals are subject to any changes in the conditions of the program that may be introduced by CMHC each year. A scholarship may renewed once, for no longer than twelve months. Applications for renewal are judged on a competitive basis.

ELIGIBILITY CRITERIA: Canadian citizens and those persons with permanent resident status in Canada who are full-time graduate students seeking a master's degree.

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Students entering a pre-master's qualifying year are not eligible.

Students wishing to study outside Canada must provide strong evidence supporting their claim that the education they wish to pursue abroad is not available at a Canadian university.

FUNDING: 100% Federal

ACTIVITY: Since its inception, the program has awarded approximately \$26 million in scholarships to 2,500 students. Twenty-five (25) new scholarships were awarded in 1992 and 25 are renewed.

CONTACT: Guidelines and Applications can be obtained from:

Denise Lortie
Administrator, Scholarship Program
Research Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario.
K1A 0P7
(613) 748-2249 (B) 748-2402 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: EXTERNAL RESEARCH PROGRAM

OBJECTIVE: To encourage and enable individuals in the private and not-for-profit sectors to carry out housing research into questions affecting Canadian housing, including social, cultural, economic, technical, environmental, legal and administrative aspects.

START DATE: 1980

FORM OF ASSISTANCE: A grant up to a maximum value of \$20,000, inclusive of taxes, is available to successful applicants. Eligible costs include fees for principal and assistant researchers, relevant travel-related expenses, the cost of materials, supplies, and technical support.

A research report is the normal end-product. It will contain the main factual and analytical information, as well as, conclusions, recommendations, and references. Reports produced under this program are deposited in the Canadian Housing Information Centre (CHIC) at CMHC.

All eligible applications are considered by an Independent Selection Committee appointed by CMHC.

ELIGIBILITY CRITERIA: Independent researchers, as well as those employed in Canadian universities, institutions, private consulting firms, the professions, and the housing industry may apply for assistance. Full-time students are not eligible to apply, but students may be hired to assist in undertaking the research.

Applicants must be Canadian citizens or have permanent residence status in Canada.

FUNDING: 100% Federal (Applicants may seek joint funding from other sources.)

ACTIVITY: A list of research projects funded under this program is available. Each year approximately 20 grants are awarded.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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CONTACT:

Jocelyne Lalande
Administrator, External Research Program
Research Division
Canada Mortgage and Housing Corporation
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Ottawa, Ontario.
K1A 0P7
(613) 748-2250 (B) 748-2402 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: HOUSING TECHNOLOGY INCENTIVES PROGRAM

OBJECTIVE: To encourage private sector development of new ideas with the potential to improve the quality of Canadian housing including improvements in products, methods or techniques which contribute to increased comfort, safety, health of householders and/or lower the construction, renovation, or operating cost of housing.

START DATE: 1981

FORM OF ASSISTANCE: Applicants are expected to pay part of the cost of the project. The HTIP grant represents a contribution to off-set a portion of the project cost but will not exceed \$15,000.

Eligible costs are:

- Prototype development - design, shop drawing, materials, supplies, fabrication, shipping, installation.
- Testing - laboratory and/or field testing and/or demonstration, documentation of testing procedures, record of testing results.
- Reporting - data analysis and interpretation, reporting and presentation.

ELIGIBILITY CRITERIA: Canadian citizens and permanent residents and independently-owned Canadian companies are eligible to apply. Universities, colleges and organizations that are government-sponsored or support by public funds are not eligible.

Selection Criteria:

A proposal is likely to qualify for a contribution if it:

- offers a first-time, on-site demonstration or a new idea
- has the potential to improve choice and quality, and lower costs, of housing, rather than merely enhance a company's competitiveness in the marketplace

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- seems likely to be of wide general use to housing consumers and builders
- provides an economic solution to a technical problem
- has the potential to meet the provisions of the National Building Code of Canada, and the minimum provincial or municipal regulations
- is partially funded by the applicant and can be completed in a reasonable length of time

A comprehensive report is required upon completion of the work.

FUNDING: 100% Federal

ACTIVITY: 10 to 15 projects are selected for funding each year.

CONTACT: Don Johnston
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Canada Mortgage and Housing Corporation
700 Montreal Road
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(613) 748-2347 (B) 748-2402 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: JOB SITE INNOVATOR AWARDS PROGRAM

OBJECTIVE: To encourage builders and tradespeople to develop and share new "tricks of the trade" or construction techniques which make house construction or renovation easier, faster or more cost-effective.

START DATE: 1988

FORM OF ASSISTANCE: CMHC offers awards of \$250 to encourage builders or tradespeople to submit a brief written description of their job-site innovation.

- Job-site innovators contact CMHC to describe their new ideas. CMHC verifies that the new idea is innovative and, upon receipt of a brief written description, awards a "bounty" of a framed certificate and a cheque to the builder or tradesperson.

All innovators submitting new winning ideas qualify for annual regional awards and a national award, which are usually presented at provincial H.B.A. and/or Canadian Home Builders' Association (CHBA) functions or events.

- Each year the best idea in each region is selected and the innovator is given a "Regional Innovator of the Year Award" of a framed plaque and a cheque for \$1,000.
- All regional winning innovations are reviewed annually by representatives of CMHC and CHBA to select the best national innovation. The selected innovator receives travel expenses to attend the Canadian Home Builders Association annual conference, where he or she receives an "Innovator of the Year" award, a framed plaque and a cheque for \$2,000.

ELIGIBILITY CRITERIA: The job-site innovation is defined as any new construction method or technique which is immediately transferable to others in the building industry, without their having to purchase special equipment or products.

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An innovation is most likely to qualify for an award if it:

- is an on-site demonstration of a new idea
- is an easier, faster or cheaper way
- provides an economical solution to an on-site technical problem
- seems likely to attain wide general use by builders, renovators and tradespeople
- produces results acceptable under the provisions of the National Building Code of Canada, Canada's Technical Builders Bulletin, minimum property standards for existing residential buildings and provincial or municipal regulations.

FUNDING: 100% Federal

ACTIVITY: A list of job-innovators/innovations is available.

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: NHA MORTGAGE LOAN INSURANCE

OBJECTIVE: To facilitate equal access to NHA-insured mortgage financing, regardless of where borrowers choose to live, at the smallest feasible downpayment and the lowest possible cost.

START DATE: 1954

FORM OF ASSISTANCE: Most financial institutions in Canada are prohibited by governing regulations from making high-ratio housing mortgages, defined as lending in excess of 75 per cent of the property value, unless the loans are insured under the NHA or by a private mortgage insurance company.

NHA insurance is available for all forms and tenures of housing including homeownership, rental, and not-for-profit dwellings for purposes of construction, resale or improvements.

Under an equal payment mortgage, a homeowner can insure a loan up to 90 per cent of the property's lending value for the first \$180,000, plus 80 per cent of the remaining lending value. Basic insurance premiums vary according to the ratio of loan to lending value, from 0.5 per cent of the insured loan amount for a 65 per cent or lower loan ratio, to 3.0 per cent for a 90 per cent.

Insured rental property mortgages can be made up to 85 per cent of the property's market value with basic premium rates ranging from 1.5 per cent to 3.0 per cent of the insured loan amount.

Under this program NHA approved lenders are saved harmless from financial loss arising from a mortgage default. In the event of a default, the approved lender would either transfer title to the property to the Mortgage Insurance Fund (MIF) in return for a cash settlement of amounts owed or, sell the property and obtain reimbursement from the MIF for any net outstanding amounts owing.

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ELIGIBILITY CRITERIA:

For homeowner loans, borrowers must supply, from their own resources, at least 10 per cent of the property value and be able to demonstrate that they have the financial ability to service the debt. Borrowers can utilize up to 32 per cent of their income for payment of principal, interest, property taxes and heating, plus 50 per cent of condominium fees. The total debt load cannot exceed 42 per cent of income.

Insured financing for rental properties is based on more complex underwriting criteria, driven by commercial principles. Rental properties are insurable provided the insurer is assured of the long term viability of the project, the ability of the borrower to operate and finance the project successfully over time, and the project's net operating income exceeds the property's annual servicing cost by at least 5 per cent.

FUNDING:

The liabilities of insuring against borrower default are pooled within the Mortgage Insurance Fund which is mandated by the federal government to operate on a self-financing basis through premium cross-subsidization. Cross-subsidization enables pricing NHA insurance at levels that take into account wide variations in risk and administration costs.

ACTIVITY:

\$23.7 billion in new loans insured in 1992.
\$72 billion in total insured loans in force as at year-end 1992

CONTACT:

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: NHA CHATTEL LOAN INSURANCE

OBJECTIVE: To extend NHA loan insurance to readily moveable homes located on short-term lease sites so as to put the financing of this form of housing on a competitive footing with conventionally-built homes.

START DATE: 1988

FORM OF ASSISTANCE: This five-year experimental program is intended to improve Canadians' access to moveable homes as an alternate form of affordable housing. Insurance under this program is offered under the same terms and conditions as NHA loan insurance with the following exceptions: Insurance is available only for new dwellings which conform to the CAN/CSA - Z240 MH Series - M6 series of standards and the C.S.A., A-277 standard, and to existing homes previously insured under this program. Loans are insurable provided that the effective interest rate charged by the approved lender is no more than 0.5 per cent higher than the rate the lender would quote for the same term for an NHA-insured conventionally-built home. The maximum amortization period of the loan must be the lesser of 20 years or the remaining economic life of the dwelling. Prior to relocating a mobile home to another site, the borrower must satisfy the approved lender that necessary moving and site requirements are met.

As part of the regular NHA insurance program, moveable homes located on sites with long-term leases are insurable provided the amortization period of the loan is at least 5 years shorter than the term of the lease. If new, the homes must conform to the same building standards as applied to chattel loans. Existing moveable homes are insurable provided they meet minimum property standards, complying as much as practical with the National Building Code of Canada.

ELIGIBILITY CRITERIA: Eligibility requirements are the same as those under the regular NHA insurance program except those listed above.

FUNDING: The program operates within the self-financing Mortgage Insurance Fund.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

ACTIVITY: \$16.1 million in new loans insured in 1992
\$103.5 million in total insured loans made up to
year-end 1992

CONTACT: G.J. Gagné
Director
Underwriting Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7
(613) 748-4677 (B) 748-2606 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: NHA MORTGAGE-BACKED SECURITIES

OBJECTIVE: To create a secondary mortgage market as a new funding source for mortgages.

START DATE: 1987

FORM OF ASSISTANCE: An NHA Mortgage-Backed Security (MBS) represents an undivided interest in a pool of NHA-insured mortgages. The minimum denomination is \$5,000. Under this program, an approved MBS Issuer can bring together a pool of NHA-insured residential mortgages and, in return for a fee, obtain an NHA guarantee that investors will receive timely payments of principal and interest.

Once an MBS pool is developed, the Issuer assigns the title and interest of the mortgages in the pool to CMHC for the benefit of investors. The MBS Issuer services the mortgages and remits, on a monthly basis, the required principal and interest payments associated with the pool, as well as any mortgage prepayments to a Central Payor and Transfer Agent (CPTA). The CPTA, in addition to issuing and registering the MBS certificates, forwards MBS payments to each investor on a monthly basis. In the event that an Issuer is unable to remit sufficient funds to the CPTA, CMHC covers off any shortfall under the MBS guarantee. Following the maturity of the MBS issue, investors submit their securities to the CPTA for cancellation and receive payment of the total remaining principal balance still outstanding on the underlying residential mortgages.

Approved issuers can create a variety of MBS pools of mortgages with similar characteristics, terms and conditions provided that each pool is at least \$2 million in size with a minimum six month lifespan. Individual pools can be created for open, closed or a hybrid of either single or multiple mortgages, as well as for subsidized social housing mortgages. Mortgages within each pool must adhere to stipulated minimum interest rate variations, terms to maturity and remaining amortization periods.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

ELIGIBILITY CRITERIA: Financial institutions can become approved MBS Issuers provided they have sufficient net worth and have the experience, management capability and infrastructure necessary to issue and administer the securities and to service the underlying mortgages.

FUNDING: The NHA MBS program is a self-financing federal program.

ACTIVITY: \$ 5.96 billion worth of MBS issued in 388 pools in 1992
\$14.88 billion worth of MBS issued in 1165 pools from 1987 to 1992
\$11.96 billion worth of outstanding MBS in 1102 pools as of year-end 1992

CONTACT: J.R. Robertson
Director
NHA Mortgage-Backed Securities Centre
Atria North, Phase II
Suite 1103
2235 Sheppard Avenue East
Toronto, Ontario
M5J 5B5
(416) 495-2003 (B) 495-2006 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: MORTGAGE RATE PROTECTION PROGRAM

OBJECTIVE: To provide protection for borrowers against increases in monthly payments arising from extraordinary increases in interest rates at mortgage renewal time.

START DATE: March 1, 1984

FORM OF ASSISTANCE: Borrowers are reimbursed for three quarters of the increase in monthly payments resulting from an increase in interest rate up to 10 percentage points above a 2 per cent deductible. Interest rate protection for up to \$70,000 of the outstanding mortgage balance can be purchased for a fee of 1.5 per cent.

The protection period lasts for the same mortgage term in effect at the time the protection is purchased. Under this program, borrowers have the flexibility to arrange a number of consecutive shorter-term mortgage renewals within this protection term period. Protection is transferable upon the assumption of the mortgage at resale.

ELIGIBILITY CRITERIA: Mortgage rate protection coverage is available only for the homeowners' principal residence.

FUNDING: Fee revenues and any subsequent mortgage protection reimbursements flow through the federal government's Consolidated Revenue Fund.

ACTIVITY: 99 policies issued since program inception up to year-end 1992
55 policies were in force at year-end 1992

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Director
Underwriting Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7
(613) 748-4677 (B) 748-2606 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS**

PROGRAM NAME: FIRST HOME LOAN INSURANCE PROGRAM

OBJECTIVE: To improve homeownership access for first-time buyers of modestly-priced homes, who have the income to carry a mortgage but lack the savings for a 10 per cent downpayment.

START DATE: Introduced February 1992 as a two-year program but will be reviewed at the end of this period.

FORM OF ASSISTANCE: By insuring mortgages with up to 95 per cent of loan to value lending, the program lowers the minimum required downpayment to 5 per cent for eligible borrowers.

Buyers using First Home Loan Insurance may consume up to 35 per cent of their gross family income for payments of principal, interest, property taxes (P.I.T.) and heating, plus 50 per cent of condominium fees. A buyer's total debt loan cannot exceed 42 per cent of gross family income.

The premium structure is the same as that for regular NHA mortgage loan insurance.

ELIGIBILITY CRITERIA: An eligible borrower is anyone who meets normal underwriting criteria, has not owned a home for at least five years, and intends to occupy the house as a principal residence. Where there is more than one co-buyer, only one has to be a first-time buyer.

The home must be financed with an equal payment mortgage, with a fixed rate of interest for at least five years, and is subject to price limits that range from \$125,000 to \$250,000, depending on location.

FUNDING: The program operates within the self-financed Mortgage Insurance Fund.

ACTIVITY: \$ 6.4 billion in loans insured (69,396 units) by February 15, 1993

CONTACT: G.J. Gagné, Director
Underwriting Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7
(613) 748-4677 (B) 748-2606 (FAX)

DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION II - FEDERAL PROGRAMS

PROGRAM NAME: THE HOME BUYERS' PLAN

OBJECTIVE: To stimulate activity in the housing market, the Home Buyer's Plan allows people to use their existing Registered Retirement Savings Plans (RRSPs) to buy or build a home.

START DATE: Introduced February 1992 for one year; subsequently extended to March 1994.

FORM OF ASSISTANCE: Under the Plan, individuals may withdraw up to \$20,000 from their RRSPs to use as a downpayment on a new or existing principal residence, without having to pay tax on the withdrawal. RRSP withdrawals are repaid to the home buyer's RRSP in equal installments over a 15-year period. If, in any year, an individual decides not to repay the scheduled amount or decides to repay only part of it, the amount that is not repaid will be included in the individual's income for the year and, consequently, will be subject to tax.

ELIGIBILITY CRITERIA: To take advantage of the Plan, an individual must enter into an agreement to buy or build a home that is intended to be the individual's principal residence, and then withdraw funds from their RRSP by March 1, 1994. The agreement must be completed by September 30, 1994 (one further year is allowed in some cases).

Only existing RRSPs are eligible under the Plan.

ACTIVITY: By December 31, 1992, about 127,000 individuals had withdrawn \$1.2 billion under the Home Buyers' Plan. The number of associated home sales is not yet known.

CONTACT: Taxpayer Enquiries
Revenue Canada
Toll Free (1-800-264-2384)

NEWFOUNDLAND AND LABRADOR

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEWFOUNDLAND AND LABRADOR**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Province of Newfoundland assumed responsibility for delivery of all the federal/provincial/territorial cost-shared programs. Descriptions of these programs are found in Section I.

Provincial Programs

- Residential Rehabilitation Assistance Program -
"Top-Up" on Urban Homeowner
- Architectural Design Competition
- Urgent Repair Program

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEWFOUNDLAND AND LABRADOR**

PROGRAM NAME: RESIDENTIAL REHABILITATION ASSISTANCE
PROGRAM (RRAP) - "TOP-UP" ON URBAN
HOMEOWNER

PURPOSE: To enable home owners in urban areas to obtain
additional financing in order to repair or
improve their dwellings.

START DATE: 1989

FORM OF ASSISTANCE: An additional loan of up to \$10,000 is available
to households which qualify for RRAP -
Homeowner. (For a description of the RRAP
program, see Section I.) This loan is only
available to clients in urban areas which are
areas with a population of 2,500 and over. The
loan must be repaid in full.

Eligible repairs are the same as for the RRAP
program, as is the pay back period and interest
rate.

ELIGIBILITY CRITERIA: Households must meet eligibility criteria for the
RRAP program.

ACTIVITY: 1989-90: \$2.4 million
1990-91: \$1.2 million
1992-92: \$1.2 million (estimate)

FUNDING: 100% Province

CONTACT: Ed Long
Programs Officer
Newfoundland and Labrador Housing
Corporation
P.O. Box 220
Canada Drive
St. John's, Newfoundland.
A1C 5J2

(709) 745-0100 (B) 745-2388 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEWFOUNDLAND AND LABRADOR**

PROGRAM NAME: ARCHITECTURAL DESIGN COMPETITION

OBJECTIVE: To increase public and professional awareness of the need for creativity and thought in housing design.

START DATE: 1987

FORM OF ASSISTANCE: In association with the Newfoundland Association of Architects, the Newfoundland and Labrador Housing Corporation conducts theme-based (native, small starter homes, etc.) design competitions for innovative housing designs. The winning design(s) are chosen by a panel of jurors and are usually built with assistance from NLHC.

ELIGIBLE APPLICANTS: Independent architects registered in Newfoundland or graduate architects who are members of the Newfoundland Association of Architects or firms whose architects meet the above requirements are eligible.

ACTIVITY: Estimated budgetary expenditure: \$7,000/annum.

FUNDING: 100% Newfoundland

CONTACT: Mona Rossiter
Newfoundland and Labrador Housing Corporation
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A1C 5J2

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEWFOUNDLAND AND LABRADOR**

PROGRAM NAME: URGENT REPAIR PROGRAM

OBJECTIVE: To enable Social Assistance recipients to undertake urgent repairs to their homes.

START DATE: Newfoundland and Labrador Housing Corporation (NLHC) assumed responsibility for this program on a Province-wide basis in 1992. This Program was formerly delivered by the Department of Social Services.

FORM OF ASSISTANCE: Grant for cost of repairs.

ELIGIBLE APPLICANTS: Homeowners in receipt of Social Assistance can receive funding to undertake emergency repairs. The program addresses repairs that must be undertaken to ensure the continued, safe occupancy of the home.

ACTIVITY: Estimated annual expenditures - \$1 million.

FUNDING: Department of Social Services and the Government of Canada through the Canada Assistance Plan (CAP)

CONTACT: Richard Loder
Newfoundland and Labrador Housing Corporation
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Canada Drive
St. John's, Nfld.
A1C 5J2
(709) 745-0100 (B) 745-2388 (FAX)

PRINCE EDWARD ISLAND

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

Federal/Provincial/Territorial Cost-Shared Programs

Global and Operating Agreements have been not signed between CMHC and the province of Prince Edward Island. Hence, there are no federal/provincial cost shared programs. However, the Province has agreed to maintain a commitment to social housing initiatives in relation to the national allocation of social housing units. This results in an effective 75% federal/25% provincial funding of social housing in P.E.I. Under this arrangement, CMHC provides 100% federal funding for established numbers of units under the Non-Profit Housing Program and Rent Supplement Program and CMHC delivers these programs. The province of Prince Edward Island provides 100% provincial funding for new Senior Citizens Housing, Family Housing, Rent Supplement and Comprehensive Home Repair units so that its funding equals 25% of the total federal and provincial commitment to social housing units in the province. The P.E.I. Housing Corporation delivers the provincially funded units.

Provincial Programs

- Senior Citizens Housing Program
- Family Housing Program
- Rent Supplement Program
- Comprehensive Home Repair Program
- Emergency Home Repair Program
- Provincial Contribution to Seniors - Home Repair Program
- Rural Mortgage Lending Support Program
- Second Mortgage Loan Program
- Tax Deferral Program for Senior Citizens

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: SENIOR CITIZENS HOUSING PROGRAM

OBJECTIVE: To assist households in need headed by senior citizens to obtain affordable, adequate, and suitable rental housing.

FORM OF ASSISTANCE: Rents paid are calculated according to a rent-to-income scale and adjusted household incomes.

ELIGIBILITY CRITERIA: Applicants must be at least 60 years of age or involuntarily retired and over the age of 50.

Applicants are assessed according to a point rating scale which includes factors such as income, assets, housing cost-to-income ratio, housing conditions, health, age and special circumstances. The client selections are based on the highest point ratings.

FUNDING: 100% Provincial

ACTIVITY: 1989-90: 39 units
1990-91: 8 units
1991-92: 14 units

CONTACT: Prince Edward Island Housing Corporation
3 Queen Street
P.O. Box 2000
Charlottetown, P.E.I.
C1A 7N8

Don Pridmore
(902) 368-5770 (B) (902) 368-5471 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: FAMILY HOUSING PROGRAM

OBJECTIVE: To assist households in need to obtain affordable, adequate and suitable rental housing.

FORM OF ASSISTANCE: The P.E.I. Housing Corporation constructs the housing. Once completed, the housing is turned over to local housing authorities for operation and management.

Rents paid are calculated according to a rent-to-income scale and adjusted household income.

The difference between the actual costs associated with housing and the rent revenues is subsidized by the Province.

ELIGIBILITY CRITERIA: Applicants are assessed according to a point rating scale which includes factors such as income, household size, housing cost-to-income ratio, housing conditions, applicant responsibility and special circumstances. The local housing authorities make client selections based on point ratings and core housing need with some flexibility allowed for local discretion.

FUNDING: 100% Provincial

ACTIVITY: 1989-90: 0 units
1990-91: 12 units
1991-92: 4 units

CONTACT: Prince Edward Island Housing Corporation
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: RENT SUPPLEMENT PROGRAM

OBJECTIVE: To assist households in need to obtain affordable, adequate, and suitable rental housing.

START DATE: 1992

FORM OF ASSISTANCE: Selected applicants choose a rental unit in the private market. The unit must be within established rental ceilings and be in acceptable condition. The selected applicant pays rent based on a rent-to-income scale calculation (adjusted household income). The difference between the actual rent for the unit and the selected applicant's payment is subsidized by the Province.

ELIGIBILITY CRITERIA: Applicants are assessed according to a point rating scale which includes factors such as income, household size, housing cost-to-income ratio, housing conditions, applicant responsibility and special circumstances. Selections are based on the point ratings and core housing need.

FUNDING: 100% Provincial

ACTIVITY: 1991-92: 6 units

CONTACT: Prince Edward Island Housing Corporation
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: COMPREHENSIVE HOME REPAIR PROGRAM

OBJECTIVE: To assist homeowners undertake repairs to their homes' basic components.

START DATE: 1992-93

FORM OF ASSISTANCE: The program covers the interest costs for a maximum loan of \$5,000, repayable over a five year period, obtained by an eligible applicant from a participating financial institution for repairs to basic housing components: heating, plumbing, wiring, structural soundness or fire safety. (The program does not guarantee the loan.) The net affect is an interest free loan to the homeowner.

ELIGIBILITY CRITERIA: Eligible households must have annual incomes of \$30,000 or less and must meet the lending criteria of the participating financial institution.

ACTIVITY: 1992-93: 180 approvals
1993-94: 400 approvals

FUNDING: 100% Provincial

CONTACT: Prince Edward Island Housing Corporation
3 Queen Street
P.O. Box 2000
Charlottetown, P.E.I.
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: EMERGENCY HOME REPAIR PROGRAM

OBJECTIVE: To assist eligible homeowners in need to make home repairs that are immediately necessary to ensure the physical safety and health of the occupants.

START DATE: April 1985

FORM OF ASSISTANCE: Grants to cover 50% of the emergency repair costs up to a maximum of \$1,000. Repairs must be of an emergency nature threatening the physical safety or health of the applicant.

Assistance is provided on the basis of an income to assistance scale. The higher the income, the less the available assistance. Current income limits for one person households are maximum assistance at incomes of \$12,500 per year or less, reducing to no assistance at incomes greater than \$15,500 per year. In the case of couples, maximum assistance at incomes of \$16,500 per year or less, reducing to no assistance at incomes greater than \$19,500 per year. In the case of disabled applicants only their income is considered, not household income.

ELIGIBILITY CRITERIA: Applicants must be at least 60 years of age, a household with a disabled person, or a household receiving welfare assistance and authorized by the Department of Health and Social Services to apply for program assistance.

Applicants must also meet the income eligibility guidelines, as shown above, and own or have a long term lease on the dwelling and occupy it as a principal residence.

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$175,000	311 approvals
1990-91:	\$235,000	398 approvals
1991-92:	\$187,000	306 approvals

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

CONTACT:

Prince Edward Island Housing Corporation
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: PROVINCIAL CONTRIBUTION TO SENIORS -
HOME REPAIR PROGRAM

OBJECTIVE: To assist eligible homeowners to carry out
repairs to their homes and to train workers in
basic carpentry and home repairs.

START DATE: 1970

FORM OF ASSISTANCE: Grants for the purchase of materials of up to
\$1,000 per household are available from the
P.E.I. Housing Corporation to repair homes of
eligible homeowners. Labour costs must be
covered by community-based groups or service
groups who obtain a job creation grant from
Canada Employment and Immigration (CEIC).

The amount of the allocation to a
community-based group is based on both the
size of the employment project, as approved by
CEIC, and the available PCS program budget.

ELIGIBILITY CRITERIA: Applicants must own their home, be at least 60
years of age, in receipt of welfare assistance or
have a disabled person in the household.
Income limits are the same as for the Emergency
Home Repair Program for Seniors.

Note: The name of the program and eligibility
guidelines have changed over time. In the
1970s, the program was known as the Home
Improvement - Local Initiatives Project and then
as Home Improvement - Manpower Support. In
1980, the program was changed to Provincial
Contribution to Seniors - Home Repair Program
as budget restrictions made it necessary to limit
eligibility to seniors.

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$70,600	106 approvals
1990-91:	\$30,800	43 approvals
1991-92:	\$15,800	29 approvals

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: RURAL MORTGAGE LENDING SUPPORT PROGRAM

OBJECTIVE: To provide homeowners in rural areas with conventional mortgages so that all homeowners in the province have access to conventional mortgage financing at fair market rates. (Many conventional lenders, i.e., banks and trust companies, are not prepared to provide adequate financing where self-building is involved, where the housing unit is not being fully completed, or where appraised values for the local housing market are low. Credit unions are prepared to consider these situations, but have difficulty obtaining funds to meet the demand at reasonable rates. The program assists credit unions by increasing the funds available to them.)

START DATE: 1986

FORM OF ASSISTANCE: The P.E.I. Housing Corporation provides loan funds to the local credit unions who, in turn, use the funds to provide homeowners in rural areas with conventional mortgages. The Province of P.E.I. provides the loan funds to the P.E.I. Housing Corporation. The interest rate on the loan to the credit unions is equal to the Corporation's own cost of borrowing.

The mortgages are not subsidized and the credit unions must repay the loans.

ELIGIBILITY CRITERIA: In providing the mortgages, the credit unions use standard lending practices (e.g. the borrower must contribute sufficient equity, have a favorable credit rating, and be able to achieve an acceptable Gross Debt Service and Total Debt Service).

The housing unit being financed must be located in a small urban or rural community and must be a principal residence.

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$2,500,000 loans	81 approvals
1990-91:	\$2,500,000 loans	75 approvals
1991-92:	\$2,500,000 loans	81 approvals

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

CONTACT:

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: SECOND MORTGAGE LOAN PROGRAM

OBJECTIVE: To help ensure that all households in the province have access to mortgage financing, in particular those in rural areas, or those whose homes have low appraisal values which limit the amount of conventional mortgage financing available.

START DATE: 1987

FORM OF ASSISTANCE: The P.E.I. Housing Corporation provides a direct, repayable second mortgage of up to \$15,000 to qualifying applicants. A first, conventional mortgage must be obtained or must be conditionally approved from another lender, (i.e., bank, trust company, credit union) before an application for the second mortgage is made.

No subsidy is involved. The interest rate on the second mortgage is slightly higher than the rate on the first mortgage. The mortgage can be for a term of up to 15 years and can be paid off at any time without penalty.

The house price cannot exceed \$86,000. Either new or existing houses can be financed and the home must be the principal residence of the applicant.

ELIGIBILITY CRITERIA: The applicant must be able to afford the payments on both the first and second mortgages, have a good credit rating and make a 10% downpayment or equity contribution (cash, labour, land) toward the cost of the house.

When the program was introduced in 1987, it was restricted to first-time homeowners. This restriction was lifted in early 1989.

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$69,250 loans	6 approvals
1990-91:	\$22,000 loans	2 approvals
1991-92:	\$19,750 loans	3 approvals

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
PRINCE EDWARD ISLAND**

PROGRAM NAME: TAX DEFERRAL PROGRAM FOR SENIOR CITIZENS

OBJECTIVE: To lower the cost of living for eligible senior citizen homeowners by making it possible to defer all property taxes on their principal residences.

START DATE: 1978

FORM OF ASSISTANCE: When accepted into the program, the senior stops paying property taxes. These payments are deferred until the death of the senior, at which time they will be paid out of the estate. No interest is charged on the deferred taxes. If the value of the estate will not cover the deferred taxes, the Province will forgive any shortages.

ELIGIBILITY CRITERIA: Applicants must be senior citizens, have a total annual household income not exceeding \$15,000, and own and occupy a residence for at least six months per year.

FUNDING: 100% Provincial

ACTIVITY: 1978 - 1992 period
- 30 households
- \$95,000 property taxes deferred

CONTACT: P.E.I. Department of Finance
Revenue Division
P.O. Box 880
Charlottetown, P.E.I.
C1A 7M2

Donnie Gallant
(902) 368-4070 (B) (902) 368-5544 (FAX)

NOVA SCOTIA

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NOVA SCOTIA**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, Nova Scotia assumed responsibility for the delivery of the Non-Profit Housing Program and the Rent Supplement Program, and the Home Adaptations for Seniors Independence (HASI). Descriptions of these programs are found in Section I.

Provincial Programs:

- Family Modest Housing Program
- Emergency Repair Program
- Senior Citizens Assistance Program
- Small Loans Program
- Access-a-Home Program
- Parent Apartment Program
- Rental Assistance for Senior Citizens
- Nova Scotia Homeownership Savings Plan
- Nova Scotia Home Awards Program

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NOVA SCOTIA**

PROGRAM NAME: FAMILY MODEST HOUSING PROGRAM

OBJECTIVE: To provide funds to lower and middle income families for the construction or purchase of modest housing or the renovation of existing owner occupied units.

START DATE: 1989

FORM OF ASSISTANCE: Loans up to a maximum of \$70,000, plus 2% mortgage insurance fee, are provided to eligible applicants. A subsidy to reduce the required monthly mortgage payment to bring the payment to the required percentage of gross family income is also available.

For new construction, size restrictions may apply for applicants requesting a subsidy on their mortgage payment. For existing units, size restrictions are: 1,100 square feet for bungalows and split entries; 1,360 square feet for 1½, 2-story, and split levels. For the rehabilitation of existing units, there are no size restrictions,; however, the area of the unit to be renovated should reflect reasonable sizes for family requirements.

The gross family income shall not exceed \$40,000 per year for those wishing to purchase existing or contractor built units. The gross family income shall not exceed \$50,000 per year for those wishing to self-build.

ELIGIBILITY CRITERIA: Applicants cannot presently own adequate housing and must have a good credit rating.

FUNDING: 100% Provincial

ACTIVITY:

1988-89: Loan advances \$4,607,171; budgetary subsidies \$66,310

1989-90: Loan advances \$16,212,822;
budgetary subsidies \$229,970

1990-91: Delivery Non-Subsidy \$5,984,000;
subsidy \$6,040,000

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1991-92: Delivery Non-Subsidy \$6,794,000;
subsidy \$3,097,000

CONTACT:

Nova Scotia Department of Housing and
Consumer Affairs
Alderney Gate, 40 Alderney Drive
P.O. Box 815
Dartmouth, Nova Scotia
B2Y 3Z3

Kathleen Spicer
(902) 424-4483 (B) (902) 424-8652 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: PROVINCIAL HOUSING EMERGENCY REPAIR PROGRAM (PHERP)

OBJECTIVE: To provide assistance to individuals having restricted incomes who cannot afford to carry out the emergency repairs required to maintain their homes as habitable units.

START DATE: 1978

FORM OF ASSISTANCE: A one time only grant of up to \$2,500. for labour and materials is available to eligible applicants.

Priority will be given to those having a combined income of less than \$6,000 per annum. The home must be the principal residence of the applicant and it may be a single family unit and may be detached, semi-detached, a mobile home, or one unit of row housing. Only homes in such disrepair as to threaten the health and safety of the residents are eligible.

ELIGIBILITY CRITERIA: Applicant must own, be part owner, or have a life interest and must occupy the dwelling.

FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$2,169,256
1989-90: \$2,931,244
1990-91: \$1,686,000
1991-92: \$1,552,000

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: SENIOR CITIZENS ASSISTANCE PROGRAM

OBJECTIVE: To assist senior citizens wishing to remain in their own homes but who cannot afford to carry out the necessary repairs or alterations.

START DATE: 1978

FORM OF ASSISTANCE: A grant of up to \$3,000 is available to eligible applicants to cover the cost of labour and materials. Assistance is determined by income.

The dwelling must be the principal residence of the applicant. It must be a single family unit, detached, one unit of row housing, or a mobile home.

ELIGIBILITY CRITERIA: Applicants or their spouse must be 65 years of age or over. Priority is given to applicants with a combined annual income of \$16,000 or less. They must own, be part owner or have a life interest in the dwelling, and must reside in the dwelling for which the application was made.

FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$5,757,022
1989-90: \$4,927,960
1990-91: \$3,529,000
1991-92: \$4,167,000

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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NOVA SCOTIA**

PROGRAM NAME: SMALL LOANS ASSISTANCE PROGRAM (SLAP)

OBJECTIVE: To provide low-interest loans for repairs, alterations or additions to a single-family home.

START DATE: 1979

FORM OF ASSISTANCE: Low interest loans up to \$15,000 are available to eligible applicants to repair, alter or make additions to single family homes (including mobile homes), to complete or partially complete a single family home, and to convert larger, single family homes into self-contained apartment units (maximum of 2 units).

The maximum term of loan is ten years and the interest rate varies according to income. Loans are secured by a first, second or chattel mortgage on the property for which the application is made.

ELIGIBILITY CRITERIA: Applicants must own and reside in the dwelling for which the application is made and must have a gross family income of \$28,000 or less per annum. Applicants must have a good credit rating. Total housing indebtedness (principal, interest, taxes) must not exceed 27% of gross family income. Total outstanding charges must not exceed 75% of the property's appraised value.

FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$1,000,000
1989-90: \$1,060,688
1990-91: \$1,365,000
1991-92: \$ 968,000

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: ACCESS A HOME PROGRAM

OBJECTIVE: To assist persons or family members whose mobility is limited to wheelchairs.

START DATE: 1981

FORM OF ASSISTANCE: Grants are available to eligible households to assist with the cost of eliminating architectural barriers which restrict the use of a wheelchair. Grants are based on gross family income:

\$15,000 or less: 90% of the first \$1,500 of approved work and material. Maximum grant is \$1,350.

\$15,001 - \$30,000: 70% of the first \$1,500 of approved work and material. Maximum grant is \$1,050.

\$30,000+ : 50% of the first \$1,500 of approved work and material. Maximum grant is \$750.

Dwellings may be detached, semi-detached, a unit of row housing, or a mobile home. They must be existing dwellings and be the principal residence of the applicant.

ELIGIBILITY CRITERIA: Applicant or a member of applicant's household must be limited to a wheelchair due to a long term disability. Applicant must be owner or part owner of the dwelling or have a life interest and must reside in a life interest in, and must reside in the dwelling for which the application is made.

ACTIVITY:

1988-89:	\$84,338
1989-90:	\$98,301
1990-91:	\$85,000
1991-92:	\$78,000

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
Alderney Gate, 40 Alderney Drive
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Dartmouth, Nova Scotia
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: PARENT APARTMENT PROGRAM

OBJECTIVE: To provide assistance to homeowners to create an apartment within a principal residence for senior(s) related to the homeowner.

START DATE: 1987

FORM OF ASSISTANCE: Loans of between \$1,000 and \$15,000 are available at an interest rate of 6%. The loans be secured by a registered first or second mortgage. Repayment term shall not exceed 10 years.

Loans shall be made only with respect to permanent residence of applicant and shall be made with respect to fee simple ownership housing in the form of detached or row housing units. Total outstanding charges on property shall not exceed 90% of market value after completion of unit. Addition or space to be renovated will include: 120 sq.ft. for bedroom and storage and may include bathing and minor food preparation areas. If bathing facilities are not included, easy access to existing facilities must be available.

ELIGIBILITY CRITERIA: The applicant must be a resident of Nova Scotia for at least one year and own real property. There are no income limits.

FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$205,000
1989-90: \$216,037
1990-91: \$346,000
1991-92: \$185,000

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RENTAL ASSISTANCE FOR SENIOR CITIZENS

OBJECTIVE: To assist low-income senior citizen renters with shelter costs.

START DATE: 1980-1981

FORM OF ASSISTANCE: A rental subsidy is available to eligible applicants equal to 50 to 75% of the difference between 30% of income and rent actually paid. The maximum rent ceiling is \$521/month for couples and \$411/month for singles.

ELIGIBILITY CRITERIA: Applicants must be senior citizens who rent their living accommodations in the competitive rental market. Applicants cannot be on welfare. Seniors must be receipt of OAS or Spouse's Allowance (age limit 65 and 60 in the case of spouse's allowance). Income limit for single person is \$850/month, and for couples \$1,065/month.

FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$1,232,355
1989-90: \$1,387,647

CONTACT: Department of Community Services
P.O. Box 1661
Halifax, N.S.
B3J 9Z9

Sandra D. MacLean
Supervisor, Senior Citizens Financial
Aid Programs
(902) 424-4500

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: NOVA SCOTIA HOME OWNERSHIP SAVINGS PLAN (NSHOSP)

OBJECTIVE: To assist Nova Scotia residents save for a down payment on their first home.

START DATE: January 1, 1990 (Date for last contribution to a NSHOSP is December 31, 1994.)

FORM OF ASSISTANCE: The NSHOSP offers tax credits against provincial income taxes to individuals with qualifying incomes of less than \$30,000 and couples with qualifying incomes less than \$60,000. The tax credits help reduce the provincial income tax owed or increase the refund due. The NSHOSP is not a grant nor is it designed to be a tax shelter. It is a savings plan opened at a financial institution, into which an eligible person deposits funds to be used exclusively for the purchase of their first home.

Qualifying contributions up to \$2,000 can earn tax credits as high as 25% of the amount of the contribution. Individuals with qualifying incomes less than \$22,500 and married couples with qualifying incomes less than \$45,000, will earn NSHOSP tax credits at 25%. The 25% rate is reduced to zero as qualifying incomes approach \$30,000 for singles and \$60,000 for married couples. Married couples who claim a combined tax credit must open separate plans for each spouse, however, only one person may claim the tax credit. The credit will be based on contributions to both plans. For single parents who claim the equivalent to married tax credit, the qualifying income is one-half of their net income.

Tax credits are fully refundable even if no provincial taxes are payable.

A qualifying contribution is a contribution made to a NSHOSP by a plan holder before December 31 of a particular taxation year. Contributions cannot exceed \$2,000 per year for individuals and \$2,000 per year for each spouse in the case of married couples. Over contributions are not

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penalized, however, they do not earn tax credits and cannot not be carried forward to the next year and they cannot be withdrawn without closing the plan.

An eligible home may be any of the following:

- a detached house
- a semi-detached house
- a townhouse
- a duplex, triplex or fourplex
- shares in a co-operative housing entity
- a mobile home which is suitable for year round residential occupancy
- a condominium unit

In addition, the home must be owner occupied for a period of at least 30 consecutive days within two years of the date of purchase and must be located in Nova Scotia. An eligible home purchase cannot be the purchase of a building lot, however, the funds may be used to build a home on a lot of land already owned.

Funds deposited into an NSHOSP earn interest at a rate determined by agreement with the financial institution. The interest paid must stay on deposit in the plan and cannot be withdrawn without closing the plan. Interest earned on a NSHOSP is taxable and must be reported on yearly income tax returns.

A NSHOSP may be closed at any time without purchasing a home, however, tax credits cannot be earned for that year, and the plan holder must pay back any tax credits earned in previous years plus interest. Any withdrawals from a plan will cause a plan to close.

If a plan holder marries someone who owns an eligible home, the funds in the plan may be used to purchase an interest in the home but only prior to marriage. No further tax credits can be earned. If the plan holder chooses not to purchase an interest in the home, they must pay back any NSHOSP tax credits, plus interest, previously taken. If a plan holder marries someone who does not own an eligible home, but

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who has previously owned an eligible home, no further NSHOSP tax credits can be earned. Funds in the plan may be used to purchase an eligible home and tax credits received in the past are not repayable.

Plan holders have until December 31, 2005 to purchase an eligible home. If they do not purchase a home by then, they must pay back the NSHOSP tax credits previously taken, plus interest.

- ELIGIBILITY CRITERIA:** An eligible person is an individual who meets all of the following qualifications:
- a resident of Nova Scotia
 - 19 years of age or older
 - the person, or that person's spouse, does not presently and has never owned an eligible home
 - has not previously owned a NSHOSP
 - has a valid Social Insurance Number
- FUNDING:** 100% Provincial
- ACTIVITY:** Not available.
- CONTACT:** Department of Finance
P.O. Box 187
Halifax, Nova Scotia.
B3J 2N3
- Bruce Hennebury
Revenue Officer
(902) 424-5771

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: NOVA SCOTIA HOME AWARDS PROGRAM

OBJECTIVE: To encourage the housing industry to implement new technical and design innovations and to increase public awareness of residential development activity.

START DATE: 1982

FORM OF ASSISTANCE: No financial support is provided.

Awards include a bronze embossed plaque which can be mounted on the exterior of the home and a framed certificate of achievement.

A jury comprised of representatives of the Canadian Home Builders Association, the Nova Scotia Association of Architects, the Department of Housing and Consumer Affairs, and the Department of Tourism and Culture, reviews the entries and selects the winners.

Award Categories:

Home Unit Design - All housing types will be eligible. Award nominees will be considered on the basis of design innovation/excellence, aesthetic appeal/marketability, economy of means (affordability, efficiency, materials, construction), and the use of Nova Scotian materials and products.

- a) project designed by an architect;
- b) project designed by a non-architect.

Home Construction and Delivery Innovation - Innovative ideas and concepts which have an overall positive effect on the quality or the delivery of housing, including use of materials, housing component design or manufacturing, subdivision design, and methods of financing of construction. Comments on the project must clearly explain innovative aspects of the submission. Judging will be based on originality, impact on housing industry, and economic benefit.

Home Renovation/Restoration - Excellence in renovation of existing housing stock with

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emphasis on integration within existing structure and community, preservation of otherwise redundant stock, trend setting solutions, adaptive re-use of non-residential buildings, attention to detail and cost effectiveness.

Historical Restorations - Excellence in the restoration of an older or heritage building for housing with emphasis on historical authenticity, compatibility with existing detail and surroundings, imagination in the adaptation for former or new uses, and economic viability.

ELIGIBILITY CRITERIA: All housing development in Nova Scotia is eligible provided the project has been completed and meets the objectives of the program.

FUNDING: Not applicable.

ACTIVITY: Awards are presented in November of each year. Previous winners have included a range of housing projects from single family to multiple units and owners, contractors and architects have been honoured for excellence in design and construction.

CONTACT: Nova Scotia Department of Housing and Consumer Affairs
Alderney Gate, 40 Alderney Drive
P.O. Box 815
Dartmouth, Nova Scotia
B3Y 3Z3

Harold Dillon
(902) 424-4483 (B) (902) 424-5327 (FAX)

NEW BRUNSWICK

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the province of New Brunswick assumed responsibility for the delivery of all federal/provincial/territorial cost-shared programs, except the Urban Native Program. The cost-sharing of the Residential Rehabilitation Assistance (Homeowner and for the Disabled) and the Rural and Native Housing programs is achieved through eligible portions of unilateral programs, i.e., the Home Improvement Loan Program, (for Homeowners and for the Disabled) and the Basic Shelter Program. Descriptions of these programs are found here.

CMHC and the province also cost-share two other provincially-led initiatives -- the Home Orientation and Management Program and the Community Involvement Program -- based on pre- and post-86 agreements. These programs are also described here.

Provincial Programs

- Provincial Rent Supplementation Program
- Down Payment Assistance Program
- Basic Shelter Program
- Home Orientation and Management Program
- Community Involvement Program
- Post-Transition House/Second Stage Housing Project
- Home Completion Loan Program
- Home Improvement Loans (HIL) for Homeowners Program
- Home Improvement Loans (HIL) for the Disabled Program
- Provincial Emergency Repair Program
- Assistance with Rental Costs (ARC) for Disabled Persons
- Assistance with Rental Costs (ARC) for Seniors

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PROGRAM NAME: PROVINCIAL RENT SUPPLEMENTATION PROGRAM

OBJECTIVE: To assist households in need to obtain affordable, adequate and suitable rental housing by subsidizing rents in eligible rental buildings.

START DATE: 1989-90

FORM OF ASSISTANCE: Subsidies are available to cover the difference between the rent charged to the client and 30% of the household income. A contractual agreement between the Municipalities, Culture and Housing and the landlord will be made for a period of up to three years, and renewable if need continues to exist. Both the landlord or NBHC may terminate the rent supplement agreement, providing a six month notice of intention to do so is given.

ELIGIBILITY CRITERIA: Tenant family households paying more than 30% of their total household income toward rent, including those occupying adequate and suitable units are eligible.

Applicants must occupy or be willing to occupy rental accommodation, which is both adequate and suitable. The rent charged for the unit should approximate the average market rents.

FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$1,193,000; 174 new units committed
1991-92: \$ 875,000

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
E3B 5H1

Mike Merritt
(506) 453-8762 (B) (506) 457-4991 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: DOWN PAYMENT ASSISTANCE PROGRAM

OBJECTIVE: To enable low-income households to acquire their first homeownership unit.

START DATE: 1989

FORM OF ASSISTANCE: Assistance is provided in the form of a second mortgage, interest and payment free for the first five years, and then subsidized, if necessary, to ensure that the client does not pay more than 30% of his/her income for shelter costs (principal, interest, taxes, heat).

The program operates through private lenders who screen applicants and provide an insured first mortgage under the usual lending criteria. Applicants will provide a down payment (cash, land, sweat equity) equal to 5% of the cost of the unit. The balance of the cost of the house will be the loan provided under this program. Maximum house costs apply.

The applicant shall receive a first mortgage in accordance with the existing requirements of the lender. The first mortgage shall be amortized over 25 years at the lender's current residential mortgage interest rates.

The second mortgage shall be repaid after the first five years at current mortgage interest rates. If the payments on the first and second mortgages result in a Gross Debt Service ratio greater than 30%, then the payment of the second mortgage shall be subsidized.

ELIGIBILITY CRITERIA: Families who would normally qualify for a conventional or insured residential mortgage at 32% Gross Debt Service ratios and are presently occupying rental units or owning substandard houses may be considered for assistance under this program. Families shall be first-time home buyers or must be living in sub-standard housing.

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The total gross annual household income shall not exceed the \$35,000 maximum or be less than the \$15,000 minimum.

Applicants shall have been residents of New Brunswick for at least one year prior to their application.

New or existing dwellings shall be eligible for this program provided that they do not exceed the maximum house cost. Mobile homes, mini homes and prefabricated houses shall be eligible, provided they meet mortgage lender and mortgage insurers' guidelines for 25-year regular mortgages.

FUNDING:

100% Provincial

ACTIVITY:

1992-93: \$1,236,000

CONTACT:

Municipalities, Culture and Housing
P.O. Box 6000
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E3B 5H1

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: BASIC SHELTER PROGRAM

OBJECTIVE: To assist eligible native and non-native households to obtain new or existing affordable, adequate and suitable homeownership or rental housing in rural areas.

START DATE: 1986

FORM OF ASSISTANCE: Two forms of assistance are available:

Homeownership: eligible applicants pay 30% of adjusted household income towards monthly mortgage payments (principle & interest), taxes and eligible heating costs.

Rental Accommodation: eligible applicants pay 30% of adjusted household income towards fully serviced accommodation.

The form of assistance available will depend what type of accommodation (homeownership or rental) is more cost-effective.

ELIGIBILITY CRITERIA: Households must be in core-need and must reside in rural communities with populations of 2,500 or less or communities with larger populations which do not have a distinctive core area population of 2,500 or more.

FUNDING: 100% Provincial
(Provincial funding under this program is considered as the province's share of the RNH Program.)

ACTIVITY: 1992-93: 26 units; \$2,150,000 (loans)

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: HOME ORIENTATION AND MANAGEMENT PROGRAM

OBJECTIVE: To assist families acquire home management skills.

START DATE: 1989

FORM OF ASSISTANCE: Households identified by the New Brunswick Housing Corporation, which lack skills and knowledge necessary to maintain an assisted housing unit, receive pre- and post-occupancy sessions, plus individual home counselling as necessary. Assistance with transportation to and from sessions, and with babysitting may be provided.

ELIGIBILITY CRITERIA: The program is primarily targeted to new tenants but does not exclude current tenants. For those eligible households who will be occupying or planning to occupy a unit subsidized by NBHC, participation is expected.

FUNDING: 75% CMHC
25% Province

ACTIVITY: 1992-93: \$156,000

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: COMMUNITY INVOLVEMENT PROGRAM

OBJECTIVE: To improve the image of public housing projects and enrich the lifestyles of public housing clients by providing enhanced physical and social environments of public housing projects and opportunities for personal development.

START DATE: 1989

FORM OF ASSISTANCE: Access is given to on-site services and to programs developed to improve the social environment and promote personal growth.

The program is decentralized in design, implementation, delivery and budget. Collaboration between NBHC regional staff, tenants, the surrounding community, municipal, provincial and federal governments, and private and non-profit organizations is essential in developing proposals for submission to the NBHC.

Involvement by tenants is intended to encourage increased levels of tenant responsibility and accountability in the projects so that they become stakeholders in the community.

ELIGIBILITY CRITERIA: Clients will be current residents of public housing projects. The program is voluntary and is open to members of every tenant household residing in the selected projects, without regard to income, family size or any other factor.

FUNDING: 75% CMHC
25% Province

ACTIVITY: 1989: \$50,000 allocated by the province

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: POST-TRANSITION HOUSE/SECOND STAGE HOUSING PROJECT

OBJECTIVE: To utilize four and/or five bedroom public housing units as second-stage housing for families in transition.

START DATE: 1989

FORM ASSISTANCE: Furnished units are leased to local transition houses willing to participate in the program. Lease and sponsorship agreements will be signed which will detail the responsibilities of the sponsor. Such responsibilities may include selecting tenants, tenant counselling, establishing ground rules for sharing accommodation, ironing out conflicts, ensuring that tenants vacate before the one year time limit expires, collecting and paying rents, etc.

Tenants will supply dishes, pots, pans, utensils, towels, pillows, bedding, etc.

Up to \$5,000 may be expended on purchase of furnishings.

ELIGIBILITY CRITERIA: Applicants will be battered wives and children, currently residents of the local transition house, and who are willing to share temporary housing with another family in similar circumstances.

FUNDING: 100% Provincial

ACTIVITY:

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: HOME COMPLETION LOAN PROGRAM

OBJECTIVE: To enable low income households to complete their partially finished homes.

START DATE: 1989

FORM OF ASSISTANCE: A loan of up to \$25,000, amortized over a period of up to 20 years, and repayable at market rates is available to eligible applicants. A subsidy is also available to ensure that the applicant does not pay more than 30% of their income on shelter. The loan will be the lesser of \$25,000 or the amount required to bring the unit up to standards defined under the Residential Rehabilitation Assistance Program (RRAP) and the Home Improvement Loan Program (HIL). If the loan is under \$10,000, a promissory note is required, if the loan is over \$10,000, a mortgage is required. (If the completion costs are marginally over \$25,000, the New Brunswick Housing Corporation may increase the loan limit.)

ELIGIBILITY CRITERIA: Eligibility requirements are:

- low income households, occupying or intending to occupy partially finished homes requiring at least one major repair, who are ineligible for RRAP/HIL assistance
- must have resided in New Brunswick for at least one year
- units must be structurally sound and require no more than \$25,000 to bring the home up to reasonable acceptable standards as defined by the RRAP/HIL program
- owners of mobile and mini-homes are not eligible as their homes are considered to be built to an appropriate level of completeness. (If the requirement are new wells or septic systems other programs, such as RRAP/HIL and ERP may be of assistance to them.)

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$1,500,000
1990-91:	\$1,560,000
1992-93:	\$1,638,000

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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NEW BRUNSWICK**

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: HOME IMPROVEMENT LOANS (HIL) PROGRAM

OBJECTIVE: To assist low income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.

START DATE: 1986

FORM OF ASSISTANCE: The assistance is provided in the form of a loan, a portion of which may not have to be repaid depending on household income, continued ownership, and occupancy of the dwelling.

Assistance is available in rural and urban areas throughout the province.

The loans helps cover the cost of materials, labour, legal fees, financing costs, building plans and permits related to major repairs or to the provision of basic facilities in one or more of the following areas:

- structural
- electrical
- plumbing
- heating
- fire safety
- or the home is crowded and located in a rural area

The type and quality of the repair work should add a further useful life of at least 15 years.

The loan amount depends on the actual cost of repairs, and is to be repaid over a period of up to 15 years at current interest rates. The loan payment will depend on the applicant's ability to pay.

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NEW BRUNSWICK**

Monthly payments on Home Improvement Loans when added to other shelter expenses, which include: mortgage, interest, taxes and an average monthly heating cost, will not exceed 30% of adjusted household income.

It is possible to combine the Home Improvement Loan with the forgivable portion of the Residential Rehabilitation Assistance Program.

ELIGIBILITY CRITERIA:

Income ceilings dependent on household size and geographic location apply. The applicant must own and live in the home.

FUNDING:

100% Provincial
(Provincial funding under this program is considered as the province's share of the RRAP program.)

ACTIVITY:

1992-93: \$4,600,000

CONTACT:

Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
E3B 5H1

Mike Merritt
(506) 453-8762 (B) (506) 457-4991 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEW BRUNSWICK**

PROGRAM NAME: HOME IMPROVEMENT LOANS (HIL) FOR THE
DISABLED

OBJECTIVE: To assist homeowners or landlords undertaking
accessibility work to modify a dwelling occupied
by a disabled person.

START DATE: 1986

FORM OF ASSISTANCE: This program is similar to the RRAP for the
Disabled program found in Section I.

ELIGIBILITY CRITERIA: Same as for the RRAP for the Disabled program
found in Section I.

FUNDING: 100% Province

Expenditures are considered as the province's
share of the RRAP for the Disabled program.

ACTIVITY: 1992-93: \$ 150,000

CONTACT: Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
E3B 5H1

Mike Merritt
(506) 453-8762 (B) (506) 457-4991 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEW BRUNSWICK**

PROGRAM NAME: PROVINCIAL EMERGENCY REPAIR PROGRAM

OBJECTIVE: To financially assist disadvantaged persons and households with the urgent repair of existing housing that is a threat to health and/or safety.

START DATE: 1989

FORM OF ASSISTANCE: Eligible households may receive a grant up to a maximum of \$1,500 and a interest-free, five-year repayable loan up to a maximum of \$1,500 to repair/replace items urgently required to render the unit fit for habitation. This program is not applicable to the general condition of the unit, nor restoration of the unit to minimum property standards.

Eligible repairs are in the following areas:

- structural (foundation, floor systems, walls or roof)
- doors and windows (exterior doors, doorjambs or windows)
- plumbing/electrical systems
- heating systems (if a chimney has become unsafe and must be replaced, only factory built metal chimneys designed for the existing system may be installed)
- well/septic (may be installed in those units not eligible under the other rehabilitation programs)

ELIGIBILITY CRITERIA: Household income must be less than \$30,000.

Applicants must be:

- freehold owners with title to a dwelling or leasehold owners of a dwelling located on land under a lease from the Crown, a municipality or any other person
- live in the dwelling and consider it as their principal residence

Consideration is given to the intended length of stay of the client in the unit. For example, if the client is a senior citizen or if the family intends to vacate the unit in the near future, assistance may be provided to respond to the identified emergency. If budget dollars have been exhausted for the RRAP/HIL or RNH/BSP

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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NEW BRUNSWICK**

programs, but the intent is to assist the household under one of these programs in the next fiscal year, the household may be eligible for assistance to address their emergency need.

In addition, to this program, the Ministry of Municipalities, Culture and Housing delivers the federal Emergency Repair Program, which is targeted to households in Core Housing Need and the Department of Income Assistance Emergency Repair Program to households which are currently receiving income assistance in New Brunswick.

FUNDING:

Grant: 75% CMHC; 25% Provincial
Loan: 100% Provincial

ACTIVITY:

1992-93:
Provincial ERP:
\$ 732,500 100% Provincial

Federal ERP:
\$ 135,000 75% C.M.H.C.
 25% Provincial

D.I.A. ERP:
\$1,950,000 Funded under the Canada
 Assistance Plan

CONTACT:

Municipalities, Culture and Housing
P.O. Box 6000
Fredericton, New Brunswick.
E3B 5H1

Mike Merritt
(506) 453-8762 (B) (506) 457-4991 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEW BRUNSWICK**

PROGRAM NAME: ASSISTANCE WITH RENTAL COSTS (ARC) FOR DISABLED PERSONS

OBJECTIVE: To provide direct financial assistance to disabled persons who rent their accommodations in order that they do not have to spend an unreasonable portion of their income on rent.

START DATE: 1978-79

FORM OF ASSISTANCE: Eligible applicants will receive assistance dependent on their income and their rents up to the following maxima:

For a single: \$275
For a couple: \$300
For two or more people sharing: \$275

ELIGIBILITY CRITERIA: Eligibility criteria are:

- single person, 19 years old or older, or couple with one disabled partner, 19 years old or older
- resident of New Brunswick, hold a valid New Brunswick Medicare Card
- rent a self-contained apartment with private kitchen and bathroom
- disabled person must be designated blind or disabled by the Medical Advisory Board established under the Social Welfare Act
- applicants are paying at least 25% of income on rent
- maxima income levels for:
single \$10,800 per annum, and couple \$11,880 per annum
- total assets must not exceed \$15,000

Applicants are ineligible if:

- they are homeowners (including owners of mobile homes even if they are paying rent on the property where their home is located);
- they rent subsidized or low-rental accommodations;
- they live with their parents;
- they live in a residential care facility such as a group home, special care home, nursing home

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NEW BRUNSWICK**

FUNDING: 100% Provincial

ACTIVITY: 1992-93: \$ 706,000 (includes ARC for Seniors)

CONTACT: ARC Program
Department of Income Assistance
P.O. Box 6500
Fredericton, New Brunswick.
E3B 5G4

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NEW BRUNSWICK**

PROGRAM NAME: ASSISTANCE WITH RENTAL COSTS FOR SENIORS

OBJECTIVE: To provide direct financial assistance to senior citizens who rent their accommodations to ensure that they do not have to spend an unreasonable portion of their income on rent.

START DATE: 1978-79

FORM OF ASSISTANCE: Eligible applicants will receive assistance dependent on their income and their rents up to the following maxima:

For a single: \$275
For a couple: \$300
For two or more people: \$275

ELIGIBILITY CRITERIA: Eligibility criteria are:

- single person, 60-64 years old, or couple with one partner 60-64 years old
- resident of New Brunswick, hold a valid New Brunswick Medicare Card
- rent a self-contained apartment with private kitchen and bathroom
- applicants are paying at least 25% of income on rent
- maxima income levels for:
single \$10,800 per annum, and couple \$11,880 per annum
- total assets must not exceed \$15,000

Applicants are ineligible if:

- they are homeowners (including owners of mobile homes even if they are paying rent on the property where their home is located);
- they rent subsidized or low-rental accommodations;
- they live with their parents;
- they live in a residential care facility such as a group home, special care home, nursing home

FUNDING: 100% Provincial

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NEW BRUNSWICK**

ACTIVITY:	1988-89: \$1,078,282 (includes ARC for Disabled Persons)
	1989-90: \$ 984,172 (includes ARC for Disabled Persons)
	1992-93: \$ 706,000 (includes ARC for Disabled Persons)

CONTACT:	ARC Program Department of Income Assistance P.O. Box 6500 Fredericton, New Brunswick. E3B 5G4
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QUEBEC

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Quebec Housing Corporation (QHC) is responsible for the delivery of all the Federal/Provincial/Territorial Cost-Shared Programs. The description of these programs are found in Section I.

Provincial Programs

- Rental Building Renovation Program (RBRP)
- Home Adaptation Program
- LOGIRENTE (Shelter Allowance for the Elderly)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

PROGRAM NAME: RENTAL BUILDING RENOVATION PROGRAM (RBRP)

OBJECTIVE: To promote renovation of deteriorated rental units and rooming housing occupied by low income households by providing financial assistance to owners to bring these units to minimal health and safety standards.

START DATE: 1990

FORM OF ASSISTANCE: Loans up to \$14,250 per unit or \$8,500 per room in the case of a rooming house are available. All or part of the loan may be forgiven over a period of five years. The amount of the forgiveness varies with the rent charged, the number of rooms, the location of the building and the cost of work deemed eligible.

The interest free loan is earned in equal monthly installments over a period of five years.

The financial assistance is paid once the work is completed.

The building must be in need of repairs to correct deficiencies in at least one of the following:

- framework
- electrical system
- plumbing system
- heating system
- other conditions which pose a fire hazard.

The cost of renovation work must be at least \$5,000 per unit, or \$2,500 per room in a rooming house.

Only work performed following approval by the Quebec Housing Corporation will be considered eligible.

To obtain financial assistance, the landlord shall:

- reach an agreement whereby the increase in rents for 50% + 1 tenant are approved by the

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

QHC in the first year following the completion of work;
- comply with the conditions of the program for a period of five years.

ELIGIBILITY CRITERIA: The program is open to individuals and legal entities, such as corporations, housing cooperatives and non-profit organizations, who own a building including one or more rental units or a rooming house for which the rents fall within the parameters of the program.

FUNDING: Funded entirely by the province.

ACTIVITY: 1991: \$55,000 000
1992: \$55,000 000

CONTACT: Société d'habitation du Québec
1054 Conroy Road
Conroy Wing, 2nd Floor
Quebec, Quebec
G1R 5E7

André Lachapelle
Office: (418) 643-5033
FAX: (418) 643-4560

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

PROGRAM NAME: HOME ADAPTATION PROGRAM

OBJECTIVE: To assist disabled persons make modifications to their homes to facilitate increased accessibility and independent living.

START DATE: Since October 1, 1991 the QHC assumed responsibility for this program from the Office des personnes handicapées.

FORM OF ASSISTANCE: Grants are offered to homeowners and to tenants. The maximum grant is \$16,000 for homeowners, \$8,000 for tenants and \$4,000 for roomers. This amount covers the cost of renovation up to the maximum. Eligible costs are the same for RRAP for the Disabled (See Section I).

ELIGIBILITY CRITERIA: There are no income limits, but applicants must provide a report from a occupational therapist demonstrating that their impairment is significant and persistent, and requires changes to the dwelling, and the applicant must show that they are not eligible for benefits from the Société d'assurance automobile du Québec (SAAQ), the Commission de la santé et sécurité au travail (CSST), the Programme pour autonomie des anciens combattants (PAAC), or from a public or private insurance plan.

FUNDING: Funded entirely by the province.

ACTIVITY: 1992/1993: \$4 000 000 (estimated budgetary expenditures)

CONTACT: Société d'habitation du Québec
1054 Conroy Road
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Quebec, Quebec
G1R 5E7

André Lachapelle
Office: (418) 643-5033
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

PROGRAM NAME: LOGIRENTE

PURPOSE: To assist elderly persons who pay a high portion of their income for housing to remain in the housing of their choice and to improve their living conditions.

START DATE: 1980

FORM OF ASSISTANCE: Eligible applicants receive financial assistance equal to 75% of the portion of housing cost in excess of 30% of the household income. The assistance is paid monthly to recipients and is reduced by the property tax refund. The scales for determining the household expenditures for the purpose of computing the assistance are revised annually.

Maximum eligible housing cost in 1991/1992 are:

- lodgers \$270 per month;
- persons living alone \$360 per month;
- other households \$410 per month.

For the same period the eligible housing costs were the following:

For tenants:

- July 1991 rent;
- lump sum of \$420 if heating is not included;
- lump sum of \$300 if electricity is not included;
- taxes for services if not included in the amount of the rent.

For homeowners:

- school and municipal taxes;
- mortgage interest linked to the housing unit;
- lump sum of \$780 for heating and maintenance;
- lump sum of \$300 for electricity.

ELIGIBILITY CRITERIA: Eligible applicants are tenants, lodgers and homeowners aged 59 years and over for whom the cost of housing is greater than 30% of their total income and who do not live in assisted housing (low rental or rent supplement), in a institutional care home, or a nursing home which is subsidized and does not receive any government subsidies for housing.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL OR TERRITORIAL PROGRAMS
QUEBEC**

Income ceilings have been set at:

\$10 800 for a roomer;
\$14 400 for a single person;
\$16 400 for an applicant and his/her spouse or
any other person.

FUNDING: Funded entirely by the province.

ACTIVITY: 1990-91: \$29,600 000
1991-92: \$31,500 000

CONTACT: Société d'habitation du Québec
1054 Conroy Road
Conroy Wing, 2nd Floor
Quebec, Quebec
G1R 5E7

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ONTARIO .

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Province of Ontario is responsible for the delivery of the Non-Profit Housing Program and the Rent Supplement Program. Descriptions of these programs are found in Section I.

Ontario also contributes 25% of the costs of the Rural and Native Housing Program, although CMHC delivers the program.

Provincial Programs

- 1991 Ontario Non-Profit Housing Program
- Homes Now
- Development Assistance for Social Housing Grants (DASH Grants)
- Development Assistance for Social Housing Loans (DASH Loans)
- Ontario Community Assistance Program (OCHAP)
- Provincial Rent Supplement Program
- Convert-to-Rent
- Low-Rise Rehabilitation Program
- Ontario Home Renewal Program
- Ontario Homes Renewal Program for the Disabled
- Assistance for Housing Repair in Northern Ontario
- Ontario Home Ownership Savings Plan
- Land Transfer Tax Refund
- Community Planning Grants
- Home Sharing Program
- Municipal Housing Policy Statement Grants
- Land Use Planning for Housing Policy Statement
- Housing Priority Policy
- Partners in Housing

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: 1991 ONTARIO NON-PROFIT HOUSING PROGRAM

OBJECTIVE: To assist non-profit housing organizations produce modest, cost-effective housing for low to moderate income households and to maintain rents/occupancy charges at levels affordable to tenants paying market rent and tenants paying rent-gearred-to income housing.

START DATE: 1991

FORM OF ASSISTANCE: Subsidies are available to bridge the gap between total project operating costs and total rental revenues.

A minimum of 50% of the units are provided on a rent-gearred-to-income basis.

Development Assistance for Social Housing Grants and Loans are available to assist non-profit housing groups through the development process.

Monthly payments are made to non-profit groups based on approval of annual operating budgets.

Subsidies are reconciled at year-end through an annual audit requirement as per program guidelines.

Project capital costs must be within maximum unit price guidelines.

A budget must be approved prior to mortgage commitment as the operating subsidy is based on the budget.

Groups must enter into a project operating agreement that specifies all program requirements such as the number of rent-gearred-to-income and market units, the referral requirements and the level of subsidy.

Groups must submit, for approval, an annual operating budget and project rents which must comply with program policies, procedures and reporting requirements as established by the Ministry of Housing.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

ELIGIBILITY CRITERIA: Non-profit housing organizations that have received an allocation of units.

Non-profit groups must have completed all phases of the project development process meeting Ministry of Housing criteria, and have proceeded to mortgage commitment.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: HOMES NOW

OBJECTIVE: To assist non-profit housing organization to produce modest, cost-effective housing for low to moderate income households and to maintain rents/occupancy charges at levels affordable to tenants paying market rent and tenants paying rent-geared-to-income.

START DATE: 1988

FORM OF ASSISTANCE: Subsidies are available to bridge the gap between total project operating costs and total rental revenues.

A minimum of 40% of the units are provided on a rent-geared-to-income basis for the neediest households.

Development Assistance for Social Housing Grants and Loans are available to assist non-profit housing groups through the development process.

Monthly payments are made to non-profit groups based on approval of annual operating budgets.

Subsidies are reconciled at year-end through an annual audit requirement as per program guidelines.

Project capital costs must be within maximum unit price guidelines.

A budget must be approved prior to mortgage commitment as the operating subsidy is based on the budget.

Groups must enter into a project operating agreement that specifies all program requirements such as the number of rent-geared-to-income and market units, the referral requirements and the level of subsidy.

Groups must submit, for approval, an annual operating budget and project rents which must comply with program policies, procedures and reporting requirements as established by the Ministry of Housing.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

ELIGIBILITY CRITERIA: Non-profit housing organizations that have received an allocation of units.

Non-profit groups must have completed all phases of the project development process meeting Ministry of Housing criteria, and have proceeded to mortgage commitment.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: DEVELOPMENT ASSISTANCE FOR SOCIAL HOUSING GRANTS (DASH GRANTS)

OBJECTIVE: To assist in the costs of incorporating a non-profit housing corporation or cooperative, and in the preparation of an initial project submission.

START DATE: 1986

FORM OF ASSISTANCE: A \$1,000 grant is available to non-profit housing sponsors such as community groups or municipalities. Unspent funds are returned to the Ministry of Housing.

ELIGIBILITY CRITERIA: Sponsor must be a first-time producer of non-profit housing.

Application for funds is approved based on community support, need for a non-profit housing project, resumes of the sponsor group, and a resolution of municipal council supporting project proposal where sponsor is a municipality.

Sponsor must enter into Letter of Understanding with the Ministry of Housing.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: DEVELOPMENT ASSISTANCE FOR SOCIAL HOUSING LOANS (DASH LOANS)

OBJECTIVE: To help cover the costs of project development such as technical and organizational expenses for sponsors participating in a non-profit housing programs, such as the Federal/Provincial Non-Profit Housing Program and Homes Now.

START DATE: 1986

FORM OF ASSISTANCE: Interest-free development loans are made available to non-profit housing groups based on a percentage of the estimated capital costs of each specific project and may be forgiven if the project does not proceed to provincial commitment.

Promissory notes secure funds advanced to the non-profit housing organization.

Groups must complete each phase of project planning and development and receive approval prior to proceeding to the next phase and must account for loan expenditures for each phase.

Loans are to be repaid by the non-profit organization upon receiving its first mortgage advance.

ELIGIBILITY CRITERIA: Non-profit housing groups are eligible to apply.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: ONTARIO COMMUNITY HOUSING ASSISTANCE PROGRAM

OBJECTIVE: To provide additional subsidies in the federally administered private non-profit and co-operative projects which were developed between 1978-1985 in order to enable the creation of a larger number of rent-to-income units.

START DATE: 1979 (There have been very few new commitments under the program since 1986, however, it is still possible for non-profit sponsors under the federal 56.1 non-profit program to apply under OCHAP to increase its RGI components.)

FORM OF ASSISTANCE: Subsidies to cover the difference between market rent and rent-geared-to-income based on an established rent-geared-to-income scale are available to eligible applicants.

The province enters into an operating agreement with private non-profit corporations and cooperatives for the provision of provincial subsidies for up to 100% of the units.

ELIGIBILITY CRITERIA: Projects developed under the Federal Private Non-profit Housing Program between August 1, 1978 and December 31, 1985 and projects developed under the Federal Cooperative Housing Program between January 1, 1979 and December 31, 1985 are eligible.

The Ministry must agree that there is a need for geared-to-income housing units in the community where a project is located.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: PROVINCIAL RENT SUPPLEMENT PROGRAM

OBJECTIVE: To provide operating subsidies which allow tenants paying rent-gearred-to-income to live in accommodation owned by private landlords.

START DATE: 1986

FORM OF ASSISTANCE: Program similar in design as the F/P/T Rent Supplement Program. An operating subsidy paid to private landlords subsidizes the difference a tenant's geared-to-income rent and the rent negotiated with the landlord.

The landlord must provide a specified number of rent supplement units, agree to house tenants referred from the priority list of the local Housing Authority, and maintain normal landlord-tenant relationships.

ELIGIBILITY CRITERIA: All types of households are eligible, including singles, families, and seniors. Selection priority is based on affordability, suitability and adequacy of present accommodations.

Priority is based on cost, suitability and adequacy of present accommodations.

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

PROGRAM NAME: CONVERT-TO-RENT

OBJECTIVE: The convert-to-rent program provides loan assistance for the production of moderate cost rental housing in single family dwellings.

START DATE: 1983

FORM OF ASSISTANCE: Interest-free loans of \$7,000 per unit created are available to assist in the costs of conversion.

An additional \$5,000 per unit is available for wheelchair accessible units.

Loans are over a period of 15 years and are secured through a mortgage registered on property.

Repayment of the loan principal begins in the 11th year in the form of equal monthly instalments.

ELIGIBILITY CRITERIA: Applicants must meet the following criteria:

- contribute a minimum 15% equity in the project;
- offer a minimum 40% of the units to the local Housing Authority for lease to tenants eligible for rent-gearred-to-income assistance under the term of the loan or the loan is repayable in full immediately;
- project capital costs must not exceed specific unit cost maximums;
- conversions must conform to municipal zoning by-laws, the Ontario Building Code, and the Residential Rent Regulation Act;
- initial rents must be moderate; and
- conversion work must not commence prior to loan commitment.

FUNDING: 100% Provincial

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

CONTACT:

Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: LOW-RISE REHABILITATION PROGRAM

OBJECTIVE: To improve the physical condition of low rise apartments and rooming houses while ensuring they remain affordable for low and moderate income tenants.

START DATE: 1986

FORM OF ASSISTANCE: Loans are available to rehabilitate self-contained units and rooming houses. For self-contained units, up to two-thirds of the loan or \$5,000 which ever is less, may be forgivable. For rooming houses, a totally forgivable loans is available up to a maximum of \$5,000 per bed. In addition, totally forgivable loans are available to make units wheelchair accessible.

Loans are secured by mortgages registered on property. No repayments are required during the first five years after which forgiveness is earned at rate of 10% per year for every year that the project remains as rental accommodation. Participating municipalities must have property maintenance and occupancy by-laws in force. Only essential repairs to bring building up to minimum municipal standard are eligible. Landlord must minimize tenant disruption during rehabilitation work.

In buildings of more than 10 units, the landlord must offer local Housing Authority 10% of units for lease to tenants eligible for rent-geared-to-income assistance under Rent Supplement Program, as they become available.

Building must remain rental over the 15 year term, otherwise loan must be paid.

ELIGIBILITY CRITERIA: Landlords must own buildings that are at least 25 years old with less than 5 story's and which contain 2 or more rental units.

Rooming houses and owner-occupied duplexes and triplexes are eligible.

Ten percent equity is required based on the value of the property after rehabilitation.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: ONTARIO HOME RENEWAL PROGRAM

OBJECTIVE: To rehabilitate sub-standard homes with the emphasis on faulty structural and sanitary conditions, and to upgrade plumbing, heating, and electrical systems. Repairs are undertaken to bring the principal residence of low income homeowners up to municipal health and safety standards.

START DATE: 1973

FORM OF ASSISTANCE: Direct loans of up to \$7,500 are available to eligible homeowners, of which \$4,000 may be forgivable if adjusted family income is less than \$16,000 per year. Repayable portion amortized over 20 years at a rate of interest geared to family income.

ELIGIBILITY CRITERIA: A homeowner may be eligible for assistance if the "adjusted family income" does not exceed \$21,000. Applicants must be the "owner" of the dwelling unit which must also be the applicant's principal residence.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: ONTARIO HOME RENEWAL PROGRAM FOR
DISABLED PERSONS

OBJECTIVE: To assist homeowners with disabled dependents
or family members in undertaking the basic
modifications to enable disabled occupants to
live safely and independently.

START DATE: 1987

FORM OF ASSISTANCE: Interest-free loans of up to a maximum of
\$15,000 are available to eligible applicants. The
loan is entirely forgivable for households with
incomes below \$45,000, partially forgivable for
households with incomes between \$45,000 and
\$60,000, and fully repayable for households
with incomes above \$60,000.

The amount of the loan is reduced by the
amount of federal funding for which the
applicant is eligible for.

Eligible modifications must relate directly to the
disabled occupant's disability and must not be
undertaken prior to loan approval.

ELIGIBILITY CRITERIA: Applicants must be owner-occupants who are
themselves disabled or have a disabled
dependent living within the same dwelling.

The adjusted annual family income must be
below the \$60,000 income threshold.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: ASSISTANCE FOR HOUSING REPAIRS IN
NORTHERN ONTARIO

OBJECTIVE: To provide funding to the Frontiers' Foundation
to carry out repairs on homes and deliver
housing information to needy households in
isolated northern communities.

START DATE: 1987-88

FORM OF ASSISTANCE: A financial contribution is made to the Frontiers
Foundation for the purposes of carrying out
repairs to low income housing according to
operating agreements between the Foundation
and the Ministry of Housing.

Northern and Northwestern Regional Housing
Programs Offices coordinate the delivery of the
home repairs through the Frontiers Foundation.

The Frontiers Foundation must:

- complete the work in a cost-effective manner;
- carry out the work by utilizing volunteer
manpower (homeowner and manpower from
outside the community);
- maintain accurate records of all repairs and
expenditures to be made available to the
Ministry upon request.

ELIGIBILITY CRITERIA: There are no income limits.

FUNDING: 100% Provincial

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

PROGRAM NAME: ONTARIO HOMEOWNERSHIP SAVINGS PLAN (OHSP)

OBJECTIVE: To assist first time homebuyers with moderate incomes.

START DATE: Program expires December 31, 1993.

FORM OF ASSISTANCE: A tax credit of 25% of OHSP contributions is available to eligible homeowners.

The maximum tax credit for singles is \$500 per year, and for couples \$1,000 per year. Maximum 25% tax credit available at income of \$20,000 for individual reducing progressively to zero at \$40,000 and at income of \$40,000 for couples, reducing progressively to zero at income of \$80,000. Interest earned on plan is taxable. Funds must be used to purchase principle residence in Ontario before December 31, 1999.

ELIGIBILITY CRITERIA: Individual applicants, 18 years of age or older, must have incomes of less than \$40,000. For couples, their combined income must be less than \$80,000.

FUNDING: 100% Provincial

CONTACT: Ministry of Revenue
33 King Street West
Oshawa, Ontario
L1H 8H5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: LAND TRANSFER TAX REFUND

OBJECTIVE: To assist first-time homebuyers.

START DATE: 1989

FORM OF ASSISTANCE: Refunds of the Land Transfer Tax paid are available to eligible first-time homebuyers. The amount of the refund depends on the purchase price of an eligible home, with a 100% refund on homes priced at \$150,000 or less, declining to 10% refund for homes priced at \$200,000 and zero for homes priced above \$200,000.

ELIGIBILITY CRITERIA: Applicants must:

- participate in an Ontario Homeownership Savings Plan
- must be a first-time homebuyer

FUNDING: 100% Provincial

CONTACT: Ministry of Revenue
33 King Street West
Oshawa, Ontario
L1H 8H5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

- PROGRAM NAME:** COMMUNITY PLANNING GRANTS (MUNICIPAL AFFAIRS)
- OBJECTIVE:** To help municipalities analyze their planning documents and processes to fulfill the provisions of the Land Use Planning for Housing Policy Statement.
- START DATE:** 1989
- FORM OF ASSISTANCE:** Municipalities are eligible for a maximum grant of \$50,000 per study. (Normally, one grant per municipality, per year is available.)
- A minimum municipal contribution of 25% of approved study costs is required.
- Each application will be considered on its merits and eligibility and will be evaluated in terms of how the study will achieve the objectives of the policy statement.
- An initial payment of up to 85% of the provincial contribution will be forwarded with the Minister's commitment to fund the proposal.
- Assistance under this program initiative may be used in conjunction with funding from other sources, such as the Municipal Housing Statement Program and the regular Community Planning Grant Program and the Community Planning Grants - Support for Municipal Initiatives in Land Use Planning.
- ELIGIBILITY CRITERIA:** Municipalities which plan effectively for their housing needs through a comprehensive approach which deal with land use are eligible for assistance under this program. Eligible projects include, but are not limited to:
- determining residential land requirements based on the municipality's share of growth. (The housing needs and supply analysis are normally contained in a Municipal Housing Statement.);
 - identifying land use opportunities to meet housing needs and priorities through new residential developments and intensification;

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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- identifying land use constraints in terms of policies, regulations, infrastructure, services, building conditions, etc. which affect the municipality's ability to meet its needs;
- analyzing the planning approval process in order to reduce typical timeframes for the review of residential applications;
- developing, streamlining and monitoring procedures in accordance with the provisions of the policy statement;
- identifying land use initiatives to implement the policy statement. Municipal actions could include changes to the official plan and zoning by-laws, the use of other planning tools such as community improvement areas and servicing and capital items needed to accommodate residential growth, streamlining and monitoring techniques, preparing land use related documents or servicing strategies resulting from the activities noted above, eg. official plan or zoning by-law amendments.

Municipalities are invited to discuss their work program or study ideas with Ministry staff.

A formal request for funding is to include:

- terms of reference for the study that detail a work program, timing and cost.
- who is to do the study.
- council resolution authorizing the study.
- in regions, a resolution of acknowledgement or concurrence from regional council.

This program is administered by the Ministry of Municipal Affairs.

FUNDING:

75% Provincial
25% Municipal

CONTACT:

Ministry of Municipal Affairs
777 Bay Street
Toronto, Ontario
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

PROGRAM NAME: HOME SHARING PROGRAM

OBJECTIVE: To intensify the use of the existing housing stock while creating additional units of affordable rental housing. Home sharing staff will attempt to match two or more compatible people into shared living arrangements in private homes or apartments.

START DATE: 1984-85

FORM OF ASSISTANCE: Municipalities wishing to establish home sharing services may apply for a grant of up to \$40,000 per year to cover up to 75% of the total operating budget. It is expected that the municipality will contribute the remaining 25% of funding required.

Funding will be renewable on a yearly basis, for a maximum of three years.

All projects will be required to conduct a major review prior to the second year of receiving funding.

ELIGIBILITY CRITERIA: The municipality must demonstrate the way in which the service would become integrated with area community and social service networks. The service may be operated directly by the municipal corporation, or indirectly by a community-based agency on behalf of the municipality.

A local advisory board or committee consisting of representatives from the local housing, health and social service networks must be formed.

FUNDING: 75% Provincial
25% Municipal

CONTACT: Ministry of Housing
Housing Programs Branch
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ONTARIO**

PROGRAM NAME: MUNICIPAL HOUSING STATEMENT PROGRAM

OBJECTIVE: To help municipalities prepare or update its housing statement; to encourage municipalities to set housing policies which can be used in the preparation or amendment of official plans; to encourage municipalities to take an active role in housing; to consolidate municipal intent with respect to the various federal and provincial housing programs; and to encourage municipalities to monitor the housing market and to upgrade their housing policies.

START DATE: 1974

FORM OF ASSISTANCE: Grants cover total study costs up to the maximum level based on population.

The Ministry of Housing's Regional Programs Office will prepare initial, or updated municipal housing statements if requested by municipalities with populations of less than 1,000.

Funds for a housing survey update are limited to actual costs up to a maximum of 25% of the provincial grant level.

Grant payments are based upon acceptable completion of work and the study must be completed within one year of grant approval.

ELIGIBILITY CRITERIA: Applications must be supported by a resolution of Council allocating a minimum contribution of 25% of the study costs.

FUNDING: 75% Provincial
25% Municipal

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: LAND USE PLANNING FOR HOUSING POLICY
STATEMENT

OBJECTIVE: To stimulate the development of affordable
housing.

START DATE: 1989

FORM OF ASSISTANCE: Not applicable.

This policy aims to increase the supply of
affordable housing by requiring municipalities
under the Planing Act and other authorities to
designate 25% of new residential developments as
"affordable housing". The Ministry of Housing
administers the policy, including gathering and
disseminating data on affordable housing
guidelines.

ELIGIBILITY CRITERIA: Not applicable.

FUNDING: Not applicable.

CONTACT: Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario.
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME: HOUSING PRIORITY POLICY

OBJECTIVE: To increase the amount of government land available for housing development.

START DATE: 1992

FORM OF ASSISTANCE: Not Applicable.

The policy creates a clear housing policy in the allocation of surplus government sites. Sites suitable for housing are to be held for residential development unless the Government decides that there is a more compelling provincial use for the land. It also:

- includes an annual inventory of under-utilized sites;
- applies to all provincial crown agencies (other than those solely engaged in the administration of pension funds);
- permits the sale of high-value government sites, with the proceeds used to purchase other land where significantly more affordable housing could be produced than would have been the case on the high-value site;
- ensures active planning approval support by the Government for affordable housing development on government land;
- demonstrates environmental leadership in the development of housing on government land;
- reserves land for not-for-profit housing; and
- uses co-operative methods to encourage municipalities, school boards and transfer payment agencies to make their surplus properties available for housing on a voluntary basis.

ELIGIBILITY CRITERIA: The Housing priority policy applies to all municipalities defined as Priority Areas under the Land Use Planning for Housing Policy Statement and other municipalities having a population greater than 25,000.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

CONTACT:

Ministry of Housing
Housing Field Operations
777 Bay Street, 2nd Floor
Toronto, Ontario
M5G 2E5

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ONTARIO**

PROGRAM NAME:

PARTNERS IN HOUSING

OBJECTIVE:

To seek out and foster strategic partnerships to advance the aims of current and emerging ministry priorities.

To support community-based advocacy and initiatives related to affordable housing supply, housing adequacy and access to appropriate housing.

To promote and illustrate the notion the the provision of safe, adequate, accessible and affordable housing is a shared responsibility among all levels of government and across the community.

START DATE:

Housing Advocacy Grants and the Sector Support program were forerunners to PIH.

FORM OF ASSISTANCE:

Partners in Housing (PIH) provides assistance in two forms. The first form involves building up a relationship with potential partners and providing advice and guidance. A considerable amount of our work with community partners involves collaborating on issue-specific housing strategies, consulting on establishing and maintaining a community organization, and designing projects that make an important point about housing in the local context.

The second form of assistance is grant monies. Grants are provided to support a wide range activities including community education, housing advocacy, housing coalition building, information services, demonstration projects, and special studies.

Strategic Directions:

- To continue seeking out strategic partnerships, those being partnerships in which both parties bring their individual resources together to address an issue which they could not successfully address separately.

Currently, there is an emphasis on tenant advocacy and organizing in connection with the Ministry's work in the area of rent control.

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- To seek out opportunities in the areas of homelessness, housing and the environment, residential intensification, speeding up the development process, housing and economic development, alternative development standards.

CONTACT:

Ministry of Housing
777 Bay Street, 2nd Floor
Toronto, Ontario
M5G 2E5

MANITOBA

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Province of Manitoba assumed the delivery of the Non-Profit Housing Program, the Urban Native Housing Program, the Rent Supplement Program and the Rural and Native Housing Program. Descriptions of these programs are found in Section I.

Provincial Programs

- Emergency Home Repair Program (E.H.R.P.)
- Shelter Allowance for Elderly Renters (SAFER)
- Shelter Allowance for Family Renters
- School Tax Assistance for Tenants 55 PLUS Program
- Rural Rental Start
- Mobile Home Loan Guarantee Program
- Churchill Mortgage Loan Guarantee Program

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

PROGRAM NAME: EMERGENCY HOME REPAIR PROGRAM
(E.H.R.P.)

OBJECTIVE: To provide emergency assistance for low-income homeowners to make immediate repairs.

START DATE: 1989

FORM OF ASSISTANCE: A direct grant of up to \$3,000 is available to eligible applicants for repairs that are immediately needed for the physical safety and health of the occupants.

Repairs must be:

- of an emergency nature;
- related to a health and/or safety hazard;
- required to preserve the unit habitable;
- meet provincial codes.

These include repairs to:

- heating systems
- foundations
- plumbing
- electrical systems
- roofing
- make the home accessible for disabled household members.

Approved applicants have a time frame after the approval to complete the work -- usually 30 days. Work carried out before EHRP approval is not eligible.

ELIGIBILITY CRITERIA: Applicants must own and live in the home. Household income must be below the established ceilings which vary by area and household size. (Manitoba uses CMHC's Core Need Income Thresholds (CNITS) for each planning area as income thresholds for this program.)

FUNDING: 100% Provincial

ACTIVITY:

1989-90:	\$ 385,700
1990-91:	\$ 552,200
1991-92:	\$ 367,000
1992-93:	\$ 500,000 (est.)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
MANITOBA**

CONTACT:

Manitoba Housing
280 Broadway
Winnipeg, Manitoba
R3C 0R8
(204) 945-2300
1-800-282-8069 (outside Winnipeg)

Heidi Everett
(204) 945-4693

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
MANITOBA**

PROGRAM NAME: SHELTER ALLOWANCE FOR ELDERLY RENTERS (SAFER)

OBJECTIVE: To assist eligible senior citizens in private rental accommodation with their rental payments in order that they pay a reasonable proportion of their income on rent.

START DATE: 1980

FORM OF ASSISTANCE: Low-income elderly tenants who rent in privately owned buildings may receive a monthly subsidy up to a maximum of \$170. The amount of the monthly subsidies is based on all income sources and rent paid. As incomes increase and rents decrease in proportion to income, the assistance is reduced.

For single applicants, the maximum income is \$17,640 per year and the maximum rent is \$405 per month.

For couples, the maximum income is \$19,800 per year and the maximum rent is \$455 per month.

If the unit is shared, the benefit will be proportionate to the rent paid. If room and board is provided, benefit will be proportionate to the amount paid for room only.

Shelter allowance benefits are not taxable but must be deducted from the provincial property tax credits.

ELIGIBILITY CRITERIA: Single applicants must be 55 or older and must have a valid Manitoba Health Services Number. (In the case of couples, at least one applicant must be 55 or older and have a valid Manitoba Health Services Number.)

Persons living in family/elderly public housing, rent supplement housing or personal care homes or persons in receipt of social assistance payments are not eligible.

FUNDING: 100% Provincial

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

ACTIVITY: 1988-89: \$4,677,200
 1989-90: \$4,625,600
 1990-91: \$4,598,700
 1991-92: \$3,995,100
 1992-93: \$4,841,800 (est.)

CONTACT: Manitoba Housing
 280 Broadway
 Winnipeg, Manitoba
 R3C 0R8
 (204) 945-2611
 1-800-282-8069 (outside Winnipeg)

 Heidi Everett
 (204) 945-4693

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
MANITOBA**

PROGRAM NAME: SHELTER ALLOWANCE FOR FAMILY RENTERS

OBJECTIVE: To assist eligible households with dependent children in private rental accommodation with their rental payments in order that they pay a reasonable amount of their income on rent.

START DATE: 1981

FORM OF ASSISTANCE: A monthly subsidy based on income and rent being paid is available to eligible applicants. The maximum subsidy is \$180.

As incomes (from all sources) increase and rents decrease in proportion to income, the assistance is reduced.

Shelter allowance benefits are not taxable.

Maximum monthly rents are:

- for 2 person family - \$445
- for 3 person family - \$480
- for 4 person or more family - \$500

Actual benefit under this program can only be assessed by application.

If the rent is higher than maximum rents applicants may still qualify, but the benefit will be based on the proportionate share of rents.

If the unit is shared with other persons outside of immediate family, the benefit will be based on a proportionate share of rent.

Although shelter allowance benefits are not taxable, they must be deducted from the provincial property tax credit. Tax credits in excess of the shelter allowances may be claimed.

ELIGIBILITY CRITERIA: Eligible applicants must be low-income family tenants who rent in privately-owned buildings and whose rent is higher than 25% of the household income.

There must be at least one dependent child at home less than 18 years of age.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

Income limits are: \$1,615/month for 2-person households, \$1,745/month for 3-person households, and \$1,815/month for 4 or more person households.

Residents in government subsidized housing are not eligible nor are recipients of rent assistance through social allowance payments.

FUNDING: 100% Provincial

ACTIVITY:

1988-89:	\$1,557,800
1989-90:	\$1,524,100
1990-91:	\$1,539,900
1991-92:	\$1,460,200
1992-93:	\$1,754,000 (est.)

CONTACT:

Manitoba Housing
280 Broadway
Winnipeg, Manitoba
R3C 0R8
(204) 945-2611
1-800-282-8069 (outside Winnipeg)

Heidi Everett
(204) 945-4693

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

PROGRAM NAME: SCHOOL TAX ASSISTANCE FOR TENANTS 55 PLUS PROGRAM

OBJECTIVE: To provide assistance to low-income tenants 55 or older by offsetting the school tax portion of rental costs.

START DATE: 1981

FORM OF ASSISTANCE: Up to \$175 is available to offset the school tax portion of rental costs in excess of \$1,625 for senior citizens and eligible persons age 55 plus.

Applications are submitted relating to the previous years' rent.

ELIGIBILITY CRITERIA: Tenants aged 55 to 64 whose net income is less than \$23,750 or pensioners aged 65 or older who rented their principle residents in the private rental market during the previous calendar year, are generally eligible.

Only one spouse has to qualify in the case of a married couple.

If a rental unit is shared by qualified persons, a joint application may be made; if not all renters qualify, renters may qualify as individuals for their portion of rent

Persons living in public housing or other housing which is exempt from the payment of school taxes do not qualify.

Recipients of Shelter Allowance Benefits may qualify.

Pensioners who were eligible during previous years, but who did not receive their rebate, can apply for benefits retroactively for up to four years.

Age 55-64: STA prior to 1987 if qualify on eligibility during those years.

FUNDING: 100% Provincial

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

ACTIVITY:	1988-89: \$1,921,000
	1989-90: \$1,958,400
	1990-91: \$1,826,500
	1991-92: \$2,112,000
	1992-93: \$2,376,000 (est.)

CONTACT:	Manitoba Housing
	280 Broadway
	Winnipeg, Manitoba
	R3C 0R8
	(204) 945-2611
	1-800-282-8069 (outside Winnipeg)
	 Heidi Everett
	(204) 945-4693

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
MANITOBA**

PROGRAM NAME: RURAL RENTAL START

OBJECTIVE: To provide private developers or community organizations with incentives for the construction of apartments and seniors residences.

START DATE: 1984

FORM OF ASSISTANCE: The program provides up to 75 percent mortgage financing at an interest rate of 9.75%, compounded semi-annually, for a ten-year term, amortized for up to 35 years to eligible applicants.

Projects must be located in established communities outside Winnipeg and have a minimum of two units.

Buildings with 20 or more units must have wheelchair access and five percent of units designed for disabled tenants.

Full sewer and water service must be available to the building.

Several criteria are used to determine whether projects will receive mortgage financing:

- amount of loan required in relation to the number and type of rental units provided
- proposed rents
- construction, financing and management capabilities of the developer
- timeframe for building and tenanting the project
- overall quality of the project, including access for tenants and functional efficiency
- local vacancy rates and the household profile within the community
- need and demand for rental housing in the area

ELIGIBILITY CRITERIA: Preference is given to local developers and builders. They must have the financial capabilities and technical expertise to complete and manage the project.

FUNDING: 100% Provincial

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

ACTIVITY:

1988-89:	\$1,220,000 (capital advances)
	\$ 126,994 (mortgage subsidies)
1989-90:	\$ 865,000 (capital advances)
	\$ 100,785 (mortgage subsidies)
1990-91:	(no new loans
1991-92:	were made)

CONTACT:

Manitoba Housing
280 Broadway
Winnipeg, Manitoba
R3C 0R8
(204) 945-2961
1-800-282-8069 (outside Winnipeg)

Bill Shklanka
(204) 945-4688
Ken Cassin
(204) 945-4650

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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MANITOBA**

PROGRAM NAME: MOBILE HOME LOAN GUARANTEE PROGRAM

OBJECTIVE: To assist purchasers of mobile homes in financing their housing units through approved lenders.

START DATE: 1985

FORM OF ASSISTANCE: Loans guarantees are available to approved applicants for the acquisition of a mobile home. The guarantee enables the lender to provide the loan at lower interest rates and for longer terms, resulting in lower monthly payments by the borrower.

ELIGIBILITY CRITERIA: Purchaser must place 10% down payment; price of unit cannot exceed \$45,000; both new and used units are eligible. Insurance fee of 2.5% of loan amount is charged.

FUNDING: 100% Provincial

ACTIVITY: As of March 31, 1992 outstanding contingent liability of \$12,661,301; \$760,728 in loans guaranteed during 1991-92.

CONTACT: Manitoba Housing
280 Broadway
Winnipeg, Manitoba
R3C 0R8
(204) 945-2611
1-800-282-8069 (outside Winnipeg)

Brian Anderson
(204) 945-0134 (B) (204) 945-3930 (FAX)
Ken Cassin
(204) 945-4650 (B) (204) 945-0546

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
MANITOBA**

PROGRAM NAME: CHURCHILL MORTGAGE LOAN GUARANTEE PROGRAM

OBJECTIVE: To assist residents of Churchill obtain mortgage financing.

START DATE:

FORM OF ASSISTANCE: The Manitoba Housing and Renewal Corporation acts as a guarantor for residents of Churchill who cannot arrange N.H.A. insured high ratio loans. Loans guarantees are available to purchasers of either new or existing housing and equity guarantees are also available to buyers of new homes. The equity provisions guarantee up to 50% of the purchaser's equity in the home, up to a maximum of 15% of the original price of the home.

ELIGIBILITY CRITERIA:

FUNDING: 100% Provincial

ACTIVITY: As of March 31, 1992, total contingent liability of \$117,932.

1991-92: no new loan guarantees were made

CONTACT: Manitoba Housing
280 Broadway
Winnipeg, Manitoba
R3C 0R8
(204) 945-2611
1-800-282-8069 (outside Winnipeg)

Bill Shklanda
(204) 945-4688
Ken Cassin
(204) 945-4650

SASKATCHEWAN

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
SASKATCHEWAN**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Province of Saskatchewan assumed delivery of the Non-Profit Housing Program and the Rent Supplement Program. Descriptions of these programs are found in Section I. It should be noted that a portion of units under the Innovative Housing Program (under which the province delivers F/P/T social housing programs) have, since 1986, been market rental or use the "life tenancy approach; these units are not subsidized and are not cost-shared pursuant to the Global and Operating Agreements.

Provincial Programs

Home Modifications for the Disabled

Methods, Products and Ideas Housing Program

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
SASKATCHEWAN**

PROGRAM NAME: HOME MODIFICATION FOR THE DISABLED

OBJECTIVE: To assist disabled persons of all ages to modify the design of their home or the access to their home to accommodate their particular disabilities. The program is intended to help disabled persons remain independent by assisting them with design changes that will make their home more comfortable and livable.

START DATE: August 1986

FORM OF ASSISTANCE: A maximum grant of \$2,000 is available to households with adjusted annual incomes of up to \$23,000. The grant decreases by one dollar for each five dollars of adjusted income between \$23,000 and \$33,000.

Only home modifications which are necessary to accommodate a particular disability of the applicant are eligible for assistance.

The amount of the grant will not be greater than the value of the work done. Work shall not be commenced prior to approval.

ELIGIBILITY CRITERIA: The applicant must:

- live independently of institutions and have a long-term disability which necessitates design modification to their home;
- own their home or receive permission from the landlord prior to home modifications.

Parents/guardians with handicapped dependents are eligible, provided they meet the income qualifications.

ACTIVITY:

1988-89:	\$200,000
1989-90:	\$270,000
1991-92:	\$200,000 (est.)
1992-93:	\$100,000 (est.)

CONTACT: Saskatchewan Housing Corporation
900 - 2500 Victoria Avenue
Regina, Saskatchewan
S4P 3V7

Robin Woodward
(306) 787-7288 (B) 787-4161 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
SASKATCHEWAN**

PROGRAM NAME: METHODS, PRODUCTS AND IDEAS HOUSING PROGRAM

OBJECTIVE: To encourage, sponsor and assist private sector research and development of new methods, products and ideas that will reduce housing costs, increase the viability and competitiveness of the industry and improve the quality of housing in Saskatchewan.

START DATE: 1990

FORM OF ASSISTANCE: Grants of up to \$25,000 are available for approved projects. A competition is run twice a year. The grant is not intended to provide 100% of the funding. The recipient is expected to provide or obtain other monetary or non-monetary contributions.

ELIGIBILITY CRITERIA: Projects may be submitted by builders, manufacturers, developers, consulting firms, industry groups, educational institutions, non-profit groups, and individuals.

The scope of eligible projects is wide open. Work can include studies, design development, evaluations, tests, knowledge transfers, and demonstration projects. Methods, products and ideas are the focus of the program.

Project proposals are reviewed and judged on a competitive basis.

Employees of the Canada Mortgage and Housing Corporation and Saskatchewan Community Services, Housing Division, are ineligible.

FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$200,000
1991-92: \$200,000

CONTACT: Saskatchewan Housing Corporation
900-2500 Victoria Avenue
Regina, Saskatchewan
S4P 3V7

Robin Woodward
(306) 787-7288 (B) 787-4161 (FAX)

ALBERTA

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
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Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the province of Alberta assumed responsibility for the delivery of the Non-Profit Housing Program, the Rent Supplement Program and the Rural and Native Housing Program. Descriptions of these programs are found in Section I. (Note: Under the Non-Profit Program, five separate programs are operated by the province. They are: Senior Citizens Self-Contained Housing Program, Community Housing Program, Private Non-Profit Housing Program for Special Needs, Public Non-Profit Housing Program for Special needs, and Senior Citizen Lodge Program.)

Provincial Programs

- Rural and Emergency Housing:
 - Rural Emergency Home Program
 - Rural Emergency Home Program on Reserves
 - Rural Home Assistance Program
- Seniors Unique Homes Assistance Program
- Senior Citizens Self-Contained Apartment Project Grants
- Senior Citizens Lodge Program
 - Lodge Assistance Program
 - Lodge Extended Warranty Program
 - Lodge Life Safety and Code Upgrading Program
- Seniors Independent Living Program
- Seniors Emergency Medical Alert Program
- Enhanced Home Adaptation Program
- Senior Citizens Renter Assistance Program
- Mobile Home Loan Insurance Program
- Innovative Housing Grants Program
- Housing Registry Program

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PROGRAM NAME: RURAL EMERGENCY HOME PROGRAM

OBJECTIVE: To provide emergency housing for low income rural families and senior citizens whose homes have been destroyed by fire or flood, are structurally unsafe and beyond repair, or are overcrowded.

START DATE: 1976

FORM OF ASSISTANCE: New or used single-wide mobile homes are provided on a rental basis to low income rural families and senior citizens who require emergency homes. Services are hooked up by Alberta Municipal Affairs.

The rent is between \$100 and \$200 per month, depending on the family's adjusted income.

ELIGIBILITY CRITERIA: Families must meet all of the following criteria to be considered for an emergency home:

- family must need emergency housing
- family must consist of at least one parent and one child, senior citizens couples with no dependents also qualify
- family's adjusted income must be less than \$18,000 a year
- the family must be permanent residents in the community
- no other appropriate accommodation is available.
- applicants must locate/provide land

FUNDING: 100% Provincial

ACTIVITY: Budget for this program, the Rural Emergency Home Program on Reserves, and Rural Home Assistance Program for 1992-93 totals \$3,534,000.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
ALBERTA**

CONTACT:

Housing Programs Division
Policy and Planning Branch
Alberta Municipal Affairs
17D CityCentre Building
10155 - 102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147

Note: This program is currently under review
and is subject to change.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RURAL EMERGENCY HOME PROGRAM ON RESERVES

OBJECTIVE: To extend the Rural Emergency Home Program to Reserves where an emergency housing situation exists and where the Band does not have the financial capability to meet their own housing requirements.

START DATE: 1976

FORM OF ASSISTANCE: Alberta Municipal Affairs sells single-wide mobile homes at cost plus delivery and installation to Bands. The Bands must repay these costs on a regular monthly basis at a minimum rate of \$200 per month, per unit, until the total costs are repaid. No interest is charged on the balance owing. The federal Department of Indian and Northern Affairs guarantees repayment to Alberta Municipal Affairs. Bands are responsible for home maintenance, but Alberta Municipal Affairs will train Band staff in this area. Bands establish rates for individual households.

ELIGIBILITY CRITERIA: Reserves designated by the federal government are eligible. the Department of Indian and Northern Affairs, in consultation with the Bands, determines those Reserves which will have priority for assistance under the program.

Families must have an urgent housing need (as defined under the Rural Emergency Home Program), with annual adjusted incomes below \$18,000.

INAC informs Bands of the program and works with them to identify priority Reserves. Bands complete applications and submit them to Alberta Municipal Affairs. Upon approval, the Bands and Alberta Municipal Affairs execute a Master Sale and Operating Agreement.

FUNDING: 100% Provincial

ACTIVITY: Budget for this program, the Rural Emergency Home Program, and Rural Home Assistance Program for 1992-93 totals \$3,534,000.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ALBERTA**

CONTACT:

Housing Programs Division
Policy and Planning Branch
Alberta Municipal Affairs
17D CityCentre Building
10155 - 102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147

Note: This program is currently under review
and is subject to change.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: RURAL HOME ASSISTANCE PROGRAM

OBJECTIVE: To assist families in designated communities build or repair their own homes. The program involves local community management of the construction program and individual family participant in the construction. Housing assistance is currently provided in remote communities where conventional financing for housing is not available.

START DATE: 1977

FORM OF ASSISTANCE: Housing assistance is available to local housing associations for the following purposes:

- to purchase materials for new home construction;
- to purchase materials for repair of structurally sound existing dwellings;
- to provide roughed-in plumbing and/or the connection of a house to existing water and sewer services;
- to install complete indoor sanitary facilities if required for medical reasons.

The maximum grant is equal to 50% of the cost of a new home. Average grant available if \$18,000/unit in isolated communities and \$30,500/unit on Métis colonies.

ELIGIBILITY CRITERIA: Remote communities are selected annually for housing assistance on the basis of the following criteria:

- fluctuating incomes that preclude obtaining conventional mortgage financing;
- overall housing needs;
- the availability of other housing assistance programs;
- the community's willingness and ability to administer a local housing construction program;
- the willingness of individual families to contribute to the construction of the dwellings; and
- lack of freehold land tenure.

Communities must establish a registered non-profit Housing Association to be eligible.

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Applicants/households of designated communities are deemed eligible if they meet the following requirements:

- be recommended by the local housing association;
- are households with at least one dependent, or senior citizen;
- are recognized community residents that own, lease or have permission to build on land;
- are households with low annual incomes;
- are households living in poor housing conditions;
- are prepared to make a "sweat equity" contribution to the construction of the home.

FUNDING:

100% Provincial

ACTIVITY:

Budget for this program, the Rural Emergency Home Program, and Rural Emergency Home Program on Reserves for 1992-93 totals \$3,534,000.

CONTACT:

Housing Programs Division
Policy and Planning Branch
Alberta Municipal Affairs
17D CityCentre Building
10155 - 102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147

Note: This program is under review and is subject to change.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: SENIORS UNIQUE HOMES ASSISTANCE PROGRAM

OBJECTIVE: To provide grants to eligible private senior citizen homes to pay a portion of their operating deficits.

START DATE: 1979

FORM OF ASSISTANCE: Eligible homes may be awarded grants of 75% of justifiable deficits up to \$5.30 per resident per day. Justifiable deficits are defined as the deficits resulting from the shortfall between revenues from resident contributions and other income, and the eligible costs of care and services.

Eligible costs are:

- salaries and benefits;
- food/dietary costs;
- utilities;
- taxes;
- insurance;
- administration costs;
- mortgage payments;
- cleaning, laundry and supplies;
- repairs and maintenance.

ELIGIBILITY CRITERIA: Eligible homes:

- provide lodge-type accommodation;
- are occupied primarily by senior citizens;
- are owned and/or managed by a non-profit organization;
- provide a level of care which falls between that provided in senior citizen lodges and nursing homes;
- do not qualify for assistance under the Nursing Home Act or the Senior Citizen Housing Act, (contract nursing homes and foundation-managed lodges are ineligible);
- have justifiable deficits as described.

FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$925,000
1991-92: \$960,000

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CONTACT:

Housing Programs Division
Policy and Planning Branch
Alberta Municipal Affairs
17D CityCentre Building
10155-102 Street
Edmonton, Alberta.
T5J 4L4
Phone (403) 427-8147

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: SENIOR CITIZENS SELF-CONTAINED
APARTMENT PROJECT GRANTS

OBJECTIVE: To assist municipalities in providing municipal
services to tax exempted senior citizens' self-
contained apartment facilities owned and
operated by non-profit organizations.

START DATE: 1985

FORM OF ASSISTANCE: Assistance is provided in the form of a grant to
eligible municipalities in-lieu of taxes that
would be payable on self-contained facilities.

ELIGIBILITY CRITERIA: Available to those municipalities in which senior
citizens' self-contained apartment projects are
owned and operated by a non-profit
organizations are located. Senior Lodges are
not eligible facilities.

FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$ 958,169
1991-92: \$1,087,234

CONTACT: Alberta Municipal Affairs
Grants and Subsidies Branch
17D CityCentre Building
10155-102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147

DIRECTORY OF HOUSING PROGRAMS IN CANADA
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- PROGRAM NAME:** SENIOR CITIZENS LODGE PROGRAM
(INCLUDING LODGE ASSISTANCE PROGRAM,
LODGE EXTENDED WARRANTY PROGRAM AND
LODGE LIFE SAFETY AND CODE UPGRADING
PROGRAM).
- OBJECTIVE:** To provide housing for Alberta's senior citizens
at affordable rates in rural and urban areas.
- START DATE:** 1958 Senior Citizen Lodge Program
1977 Lodge Assistance Program
1982 Lodge Extended Warranty Program
1982 Lodge Life Safety and Code
Upgrading Program
- FORM OF ASSISTANCE:** Accommodation costs are set by the senior
citizen foundation but cannot exceed provincial
government guidelines. Maximum charges for
room and board at April 1, 1992 are:
- \$488 - per month, per person for double
occupancy,
 - \$542 per month, per person for single
occupancy, and
 - \$634 per month, per person for single
occupancy in a double room.
- Note: Alberta Municipal Affairs and Canada
Mortgage and Housing Corporation provide
capital financing to construct new units under
the Non-Profit Housing Program. Federal
funding requires rent for rooms be geared to
income.
- Lodges offer accommodation including single or
double bedrooms, meals, housekeeping services
and recreational facilities. Temporary
accommodation is also available in lodges under
the Vacation Relief or Respite Care Program.
Medical staff are not employed in lodges,
however, medical facilities are usually nearby
and home care services may be provided by
local health authorities.
- Senior citizen lodge foundations receive
assistance with operating, repair and upgrading
costs through the following programs:
- Lodge Assistance Program:
Operating losses are normally paid by the

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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participating municipalities within the senior citizen lodge foundation area. However, for those experiencing operating deficits, grants to cover up to 50% of the portion of the operating deficit which is less than 35% of the total expenditures are available. The grants range from 25% to 50% and is calculated on a graduated scale.

Lodge Extended Warranty Program:
Provides grants to cover the costs to correct certain deficiencies once the builder's warranty has expired or to upgrade safety systems in lodges.

Lodge Life Safety and Code Upgrading:
Provides grants to cover the costs to correct certain deficiencies related to fire and safety codes.

ELIGIBILITY CRITERIA:

Senior citizens who are mentally and physically self-sufficient are eligible to apply. Units which are cost-shared with the federal government under the Non-Profit Housing Program are targeted to seniors in core need. Other units have no income or asset limits, however, residency and other eligibility requirements may be set by the senior citizen foundations.

FUNDING:

Senior Citizen Lodge Program:
Old units - 100% Provincial
New units - 70% Federal
 30% Provincial

Lodge Assistance Program:
100% Provincial

Lodge Extended Warranty Program:
100% Provincial

Lodge Life Safety and Code Upgrading Program:
100% Provincial

ACTIVITY:

1992-93 Budget Approvals

Lodge Regeneration and New Lodge
Units: \$9,895,000

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Lodge Assistance Program: \$7,565,000

Lodge Extended Warranty: \$500,000

Lodge Life Safety and Code
Upgrading: \$1,500,000

CONTACT:

Housing Programs Division
Policy and Planning Branch
Alberta Municipal Affairs
17D CityCentre Building
10155 -102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147

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PROGRAM NAME: SENIORS INDEPENDENT LIVING PROGRAM

OBJECTIVE: To provide financial assistance to low and moderate income senior citizen homeowners to repair and improve their homes.

START DATE: January 1, 1990

The program replaced the Seniors' Home Improvement Program and the Seniors' Home Improvement Program Extension.

FORM OF ASSISTANCE: Grants of up to \$4,000 are available to eligible applicants. The initial grant amount is based on the combined gross income of the resident homeowner and their spouse in the preceding year. A special bank account is set up at the branch of a participating financial institution designated by the applicant.

Household Income for Previous Calendar Year/Grant

\$19,000 or less or receiving the Alberta Assured Income Supplement/ \$4,000

\$19,001 to \$22,000/\$2,000

\$22,001 to \$25,000/\$1,000

Seniors who previously received benefits under the Seniors' Home Improvement Program or its Extension may be eligible, but these benefits are deducted from the benefits available under the Seniors' Independent Living Program.

The grant must be used within four years. After four years the account is closed and any remaining balance is returned to the Province.

Withdrawals from this special bank account must meet the following conditions:

- only those eligible items and services purchased after receipt of a program identification card will be eligible for payment;
- eligible work means permanent repairs or improvements to a dwelling or garage, including labour and material costs.

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Provision will be made for the purchase of an approved medical alert unit (up to \$700) from an approved agency and for expenditures of up to 5% of the new grant for minor home repairs and maintenance.

The dwelling must be:

- located in Alberta
- the applicant's principal residence
- owned by the applicant

If there is more than one dwelling unit in the building, only the unit occupied by the applicant is eligible for repair or improvement.

FORM OF ASSISTANCE:

Applicants must be:

- 65 years of age or older, or a widow(er) aged 55 to 64;
- an Alberta homeowner;
- a Canadian citizen or landed immigrant;
- a resident in Canada for at least 3 years;
- a resident in Alberta for a minimum of one year prior to application for the grant;
- a resident in his/her home for at least nine months per year.

Applicants must also have a household income of \$25,000 or less per year.

FUNDING:

100% Provincial

ACTIVITY:

1990-91: \$ 22,565,000 (est. grants)

CONTACT:

Alberta Municipal Affairs
Home Improvement Office
Main Floor, Devonian Building
11156 Jasper Avenue
Edmonton, Alberta.
T6J 3B8
Phone (403) 427-5760

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: SENIORS EMERGENCY MEDICAL ALERT PROGRAM

OBJECTIVE: To provide assistance to low and moderate income elderly renters to acquire emergency medical alert systems so that they can remain independent in their existing homes longer and reduce the need for premature institutionalization.

START DATE: January 1, 1990

FORM OF ASSISTANCE: Grants of up to \$700 are available to eligible applicants to purchase an emergency medical alert home unit from an approved agency.

Installation costs and monthly user fees charged by the agency to which the applicant subscribes are the responsibility of the applicant.

The program also provides grants of up to \$20,000 each to participating non-profit groups to help them establish or expand emergency medical alert networks.

ELIGIBILITY CRITERIA: Applicants must meet the following criteria:

- be 65 years of age or older, or a widow(er) aged 55-64;
- live in rental accommodation;
- be in receipt of Alberta Assured Income Plan benefits or have a household income of \$25,000 or less for the previous calendar year;
- be a Canadian citizen or landed immigrant and have resided in Canada for a minimum of three years;
- be a resident in Alberta for a minimum of one year prior to application for the grant;
- have resided in their home for at least nine months of the year.

FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$950,000 (grants)

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CONTACT:

Alberta Municipal Affairs
Grants and Technical Support Branch
Seniors Emergency Medical Alert Program
16th Floor, CityCentre Building
10155-102 Street
Edmonton, Alberta.
T5J 4L4
Phone (403) 422-1809

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: ENHANCED HOME ADAPTATION PROGRAM

OBJECTIVE: To promote the modification of existing housing and the construction of new housing to accommodate occupancy by wheelchair users. The program has extended the previous eligibility criteria to include persons with severe mobility disabilities that will eventually lead to the use of a wheelchair.

START DATE: January 1, 1990

FORM OF ASSISTANCE: A grant of up to \$5,000/unit to undertake modifications is available to eligible applicants. The purchase of an approved medical alert home unit (up to \$700) is an eligible expenditure. Tenants must obtain their landlord's approval of their proposal for modifying their home. The grant must be used within three years of the date of approval.

All types of housing are eligible including single family dwelling, duplexes, triplexes, fourplexes, townhouses, condominium units, apartments, mobile homes and hostels.

ELIGIBILITY CRITERIA: Applicants must meet the following criteria:

- be homeowners or tenants who are wheelchair users or have a wheelchair user residing with them;
- have resided in Alberta for at least one year and three years in Canada prior to making an application; and
- have a current adjusted gross income (AGI) of \$30,000 or less for the previous calendar year. (AGI equals 100 percent of the household income, less a spousal deduction of \$4,000, and less \$300 per dependent child).

Only one person per household may apply for assistance.

Landlords who are willing to make modifications to an existing residential building to accommodate one or more wheelchair users or who are willing to construct residential accommodation containing units for wheelchair users and must agree to endeavour to rent modified units to eligible tenants.

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FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$1,282,000 (grants)

CONTACT: Alberta Municipal Affairs
Grants and Technical Support Branch
16th Floor, CityCentre Building
10155-102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8161

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: SENIOR CITIZENS RENTER ASSISTANCE GRANT

OBJECTIVE: To provide financial assistance to senior citizens who occupy rented living accommodation, or who own and occupy a mobile home situated on rented land.

START DATE: 1979

FORM OF ASSISTANCE: Assistance is in the form of an annual grant. Levels of assistance currently provided are:

- \$1,200 for seniors renting non-subsidized housing
- \$600 for seniors renting subsidized accommodation
- \$1,000 for senior mobile homeowners renting land for their home.

ELIGIBILITY CRITERIA: In order to be eligible for assistance, an applicant must meet the following criteria:

- be a senior citizen 65 years of age or older; or
- be a widow/widower age 60 to 64 whose deceased spouse was 65 years of age or older, and eligible for a benefit; or be widow/widower age 55 to 65, receiving a Widows Pension or additional benefits under the Widows Pension Act; and
- rent accommodation in the province for at least 120 days during the calendar year.

Applicants must not have received property tax benefits in the same year.

Married couples may make only one application per year unless they are legally separated. Married couples are deemed to be one person.

Seniors living in nursing homes, auxiliary hospitals or active treatment hospital do not qualify for this grant.

Applications may be made any time between May 1st of the current year and March 31 of the following year.

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FUNDING: 100% Provincial

ACTIVITY: 1990-91: \$48,952,000
1991-92: \$49,396,400

CONTACT: Grants and Subsidies Branch
Alberta Municipal Affairs
16th Floor, CityCentre Building
10155-102 Street
Edmonton, Alberta.
T5J 4L4
Phone (403) 427-4873

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: MOBILE HOME LOAN INSURANCE PROGRAM

OBJECTIVE: To provide approved lenders with investment loss protection in the event payments on a mobile home loan are not met by the borrower.

START DATE: 1983

FORM OF ASSISTANCE: Alberta Mortgage and Housing Corporation underwrites the program. Because the insurance reduces the risk to the financial institution, lenders may be able to provide up to 85% financing towards the purchase and set-up of a mobile home and may also offer a more favourable interest rate and longer amortization period.

An eligible mobile home is one which is:

- located in Alberta;
- a permanent residence;
- new or used;
- single or double wide;
- able to meet the appropriate building code;
- not permanently affixed to a site; and
- located on property the mobile homeowner owns, rents or has written permission to use.

ELIGIBILITY CRITERIA: The applicant must meet the lender's eligibility requirements and must place a 15% downpayment.

ACTIVITY: As of March 31, 1992, total approximate contingent liability equaled \$120,000,000. Number of loans insured to September 1992 - 11,210

FUNDING: 100% Provincial

CONTACT: Housing Programs Division
Policy and Planning Branch

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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ALBERTA**

**Alberta Municipal Affairs
17D CityCentre Building
10155 - 102 Street
Edmonton, Alberta
T5J 4L4
Phone (403) 427-8147**

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: INNOVATIVE HOUSING GRANTS PROGRAM

OBJECTIVE: To encourage and assist research and development and technology transfer which has the potential to reduce housing costs, improve the quality and performance of housing, and increase the long term viability and competitiveness of Alberta's housing industry.

START DATE: 1978

FORM OF ASSISTANCE: Grants of up to \$30,000 are available for research, design, evaluation, testing and small scale demonstration projects to eligible applicants. A limited number of grants of up to \$50,000 are available to contribute to the cost of large scale demonstration projects. Successful applicants are expected to make a financial contribution towards the costs of carrying out their projects, and may be required to obtain additional support from other sources if their projects cost more than the maximum grant.

Various types of work can be supported including studies, design development, evaluations, tests, demonstration projects and knowledge transfer. Priority is given to projects concerned with building design, construction technology, energy conservation, site and subdivision design, site servicing technology, residential building product development or improvement and information technology.

Application are assessed on the basis of the potential of the proposed work to reduce housing costs, increase housing quality, contribute to the viability of the housing industry and/or contribute to the growth of the provincial economy within a reasonable period of time.

ELIGIBILITY CRITERIA: Eligible applicants include builders, developers, consulting firms, professionals, industry groups, building product manufacturers, municipal governments, educational institutions, non-profit groups and individuals.

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FUNDING: 100% Provincial

ACTIVITY: 1988-89: \$ 518,376
1989-90: \$ 614,714
1990-91: \$ 666,282

CONTACT: Alberta Municipal Affairs
Grants and Technical Support Branch
16th Floor, CityCentre Building
10155-102 Street
Edmonton, Alberta.
T5J 4L4
Phone (403) 427-8150

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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PROGRAM NAME: HOUSING REGISTRY PROGRAM

OBJECTIVE: To promote the establishment and maintenance of housing registries which will assist households with housing problems to find appropriate housing, and to document information related to the housing problems of such households.

START DATE: 1976

FORM OF ASSISTANCE: Annual grants are provided to the approved non-profit organizations that operate the registries.

ELIGIBILITY CRITERIA: Funding requests are considered on a case-by-case basis.

FUNDING: 100% Provincial

ACTIVITY: There are ten housing registries funded by Alberta Municipal Affairs at this time.

Senior Citizens:
Society for the Retired and Semi-Retired
Kerby Centre
Medicine Hat

Hard to House:
Operation Friendship
Boyle Street Co-op
Connection Housing Society

Natives:
Métis Women's Council

Disabled:
Handicapped Housing Society (Edmonton)
Accessible Housing Society
Handicapped Housing Society (Red Deer)

ACTIVITY: 1990-91: \$445,000

CONTACT: Alberta Municipal Affairs
Grants and Technical Support Branch
16th Floor, CityCentre Building
10155-102 Street
Edmonton, Alberta.
T5J 4L4
Phone (403) 427-8161
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BRITISH COLUMBIA

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BRITISH COLUMBIA**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the province of British Columbia assumed the responsibility for the delivery of the Non-Profit Housing Program and the Rent Supplement Program. Descriptions of these programs are found in Section I.

Provincial Programs

- Non-Profit Matching Grants Program
- Rental Conversion Loan Program
- Shelter Aid for Elderly Renters (S.A.F.E.R.)
- Renters Tax Reduction
- Mortgage Assistance Program
- Property Purchase Tax Relief
- Land Tax Deferment Program
- Municipal Incentive Grants
- Homeowner Grant Program
- B.C. Rental Supply Program

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PROGRAM NAME: NON-PROFIT HOUSING MATCHING GRANT PROGRAM

OBJECTIVE: To assist non-profit societies with the planning of unsubsidized housing.

START DATE: 1989

FORM OF ASSISTANCE: A grant of up to \$20,000 to match non-profit self-generated funding for pre-development costs for non-profit housing. Pre-development costs include consultant fees.

ELIGIBILITY CRITERIA: Any registered non-profit society with a viable rental project proposal.

FUNDING: 100% Provincial

ACTIVITY: 1992-93: \$300,000.00

CONTACT: B.C. Housing Management Commission
Home Office
1701-4330 Kingsway
Burnaby, British Columbia.
V5H 4G7

Alan Campbell, Manager, Non-Profit Programs
(604) 433-1711 (B) 439-4722 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
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BRITISH COLUMBIA**

PROGRAM NAME: B.C. RENTAL CONVERSION LOAN PROGRAM

OBJECTIVE: To encourage conversion of non-residential premises (i.e., warehouses, basements, etc.) for residential rental purposes.

START DATE: 1974 (Lately the program has fallen into disuse.)

FORM OF ASSISTANCE: Loans, secured by a first or second mortgage, of up to \$25,000 per unit are available to property owners wishing to convert existing buildings into rental units. Loans must be repaid over a period of up to 25 years, starting with a five-year term at the N.H.A. residential rate. Municipal by-laws and building regulations must be complied with.

ELIGIBILITY CRITERIA:

CONTACT: Ministry of Finance and Corporate Relations
Loan Administration Branch
Plaza 1 Level, 940 Blanshard Street
Victoria, British Columbia.
V8W 3E6
(604) 387-5780

Laurie Jackson, Director, Communications
(604) 387-3347 (B) 387-3078 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: SHELTER AID FOR ELDERLY RENTERS
(S.A.F.E.R.)

OBJECTIVE: To provide financial assistance to seniors living in market rental accommodation.

START DATE: 1977

FORM OF ASSISTANCE: Financial assistance is available to cover a portion of the difference between 30% of tenant income and rent, up to a rent ceiling of \$520 for singles and \$575 for couples. The assistance formula is adjusted to give the greatest help to those with the lowest incomes and covers up to 90% of the difference between 30% of income and rent.

ELIGIBILITY CRITERIA: Applicants must be 60 years or older with a minimum of 10 continuous years in Canada. They must be residents of B.C. for at least one year. Income limits are \$1,590/month for singles and \$1,750/month for couples.

FUNDING: 100% Provincial

CONTACT: Ministry of Municipal Affairs, Recreation and Housing
800 Johnson Street
Victoria, British Columbia.
V8V 1X4

Linda Clarke
(604) 744-1711 (B)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: RENTERS TAX REDUCTION

OBJECTIVE: To provide a tax reduction for renters especially families with modest incomes who pay provincial income tax.

START DATE: 1989

FORM OF ASSISTANCE: Provides a non-refundable tax credit of \$225/month per family member to a maximum of 10% of rent paid to assist working families who rent their accommodations. Benefits are reduced by 3% of net family income in excess of \$10,000 plus: \$4,000 for the first, \$3,000 for the second, \$2,000 for the third and \$1,000 for the fourth and each subsequent family member. (Effectively families with incomes above \$35,000 are not eligible for the program.)

ELIGIBILITY CRITERIA: All low to moderate income renters who pay provincial income tax.

FUNDING: 100% Provincial

CONTACT: Ministry of Finance and Corporate Relations
Income Taxation Branch
Room 109, 617 Government Street
Victoria, British Columbia.
V8V 1X4

Laurie Jackson, Director, Communications
(604) 387-3347 (B) 387-6218 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: MORTGAGE ASSISTANCE PROGRAM

OBJECTIVE: To encourage home ownership by providing a loan guarantee on a portion of home owners' mortgages.

START DATE: 1990

(The Mortgage Assistance Program is a privatized version of the Second Mortgage Program. Government held mortgages will be replaced by provincial loan guarantees. The actual mortgages will be entirely administered by private lending institutions.)

FORM OF ASSISTANCE: The province will provide a loan guarantee to approved lenders up to a maximum of \$12,000.

The maximum price of the home is \$100,000.

ELIGIBILITY CRITERIA: Applicants must have either been born in British Columbia or lived in the province for 2 years, and not have received any assistance under the former Second Mortgage Program. They must meet lenders' requirements.

FUNDING: 100% Provincial

ACTIVITY: There are no budgetary expenditures or capital advances under this program.

CONTACT: Ministry of Finance and Corporation Relations
Loan Administration Branch
Provincial Treasury
Plaza 1 Level, 940 Blanshard Street
Victoria, British Columbia.
V8W 3E6
(604) 387-5780

Laurie Jackson, Director, Communications
(604) 387-3347 (B) 387-3078 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
/ BRITISH COLUMBIA**

PROGRAM NAME: PROPERTY PURCHASE TAX RELIEF

OBJECTIVE: To reduce the burden of the 1% property purchase tax for home buyers who have less 25% down payment.

START DATE: 1989

FORM OF ASSISTANCE: Provides a rebate of the property purchase tax to homebuyers purchasing a principle residence with a high-ratio mortgage. Rebate is equal to 4% of the difference between the amount of the registered financing and 75% of the fair market value of the residence. The maximum value of the home is \$150,000 (\$200,000 in Vancouver and the Lower Fraser Valley). Purchasers have one year to claim the rebate on their property purchase tax.

ELIGIBILITY CRITERIA: The purchaser or their spouse must have resided in B.C. for at least one year. The property must remain the purchaser's principle residence for at least one continuous year.

FUNDING: 100% Provincial

CONTACT: Ministry of Finance and Corporate Relations
Income Taxation Branch
1061 Fort Street
Victoria, British Columbia.
V8V 3K5
(604) 387-0537

Laurie Jackson, Director Communications
(604) 387-3347 (B) 387-1090 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: LAND TAX DEFERMENT PROGRAM

OBJECTIVE: To enable British Columbians upon reaching the age of 60 to opt to defer property taxes.

START DATE: 1974

FORM OF ASSISTANCE: Province pays the property taxes and recovers these amount plus interest upon the sale of the estate or if the property ceases to be the applicant's principal residence.

ELIGIBILITY CRITERIA: Applicants must be home owners over the age of 60. A home owner may also be eligible if he or she is handicapped or has a handicapped spouse or relative living in the home.

FUNDING: 100% Provincial

CONTACT: Ministry of Finance and Corporate Relations
Real Property Taxation Branch
1061 Fort Street
Victoria, British Columbia.
V8V 3K5
(604) 387-0537

Laurie Jackson, Director, Communications
(604) 387-3347 (B) 387-1090 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: MUNICIPAL INCENTIVE GRANTS

OBJECTIVE: To encourage municipalities to expedite the development of multiple unit rental housing.

START DATE: 1989

FORM OF ASSISTANCE: Municipalities or regional districts may be eligible for:

Rental Housing Strategy Grants of up to \$10,000 toward preparing a rental housing strategy.

Rental Housing Implementation Grants of up to \$15,000 to cover the cost of amending official community plans and regulating bylaws to implement the strategy.

ELIGIBILITY CRITERIA: Any municipality or regional district with a shortage of rental accommodations are eligible.

FUNDING: 100% Provincial

ACTIVITY: About 30 municipalities, including the Greater Vancouver Regional District, have received grants.

CONTACT: Ministry of Municipal Affairs,
Recreation and Housing
Municipal Development Services Branch
1106 Cook Street
Victoria, British Columbia.
V8V 1X4

(604) 387-4049 (B) 387-7972 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: HOMEOWNER GRANT PROGRAM

OBJECTIVE: To assist homeowners with payment of property taxes.

START DATE: 1957

FORM OF ASSISTANCE: A grant of up to \$450 is available to homeowners who have paid a minimum of \$350 in property taxes for the year. For homeowners who are over 65 or who are disabled and who have paid a minimum of \$100 in property taxes for the year, a grant of up to \$750 is available.

ELIGIBILITY CRITERIA: The homeowners grant is available to all homeowners on their principal residence, including those living in mobile homes.

FUNDING: 100% Provincial

ACTIVITY: Not available

CONTACT: Ministry of Municipal Affairs, Recreation
and Housing
Parliament Buildings
Victoria, B.C.

Fred Crossett
(604) 387-4083 (B) 356-8994 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
BRITISH COLUMBIA**

PROGRAM NAME: B.C. RENTAL SUPPLY PROGRAM

OBJECTIVE: To help increase the supply of rental housing in low vacancy areas.

START: 1989 (program no longer active)

FORM OF ASSISTANCE: Assists in financing rental housing by offering an interest rate write down to developers.

Through a competitive proposal call, developers are asked to provide concept drawings, an indication of initial rents, rate increases, tenure of rental status, and the amount of interest assistance they require.

The selection process is geared to obtaining the best value for provincial subsidy dollars. Preference will be given to family housing.

FUNDING: 100% Provincial

ACTIVITY: Almost 6,200 rental units have been committed under the Program.

ELIGIBILITY CRITERIA: Private market and non-profit developers and/or financial institutions.

CONTACT: B.C. Housing Management Commission
1701 - 4330 Kingsway
Burnaby, B.C.
V5H 4G7

Jack Merkley
Program Manager
(604) 433-1711 (B) 439-4722 (FAX)

NORTHWEST TERRITORIES

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Northwest Territories assumed responsibility for the delivery of the Rent Supplement Program, the Rural and Native Housing Program, and the Emergency Repair Program. These programs are described in Section I. In addition, in 1986, agreement was reached to cost-share the provincial Home Ownership Assistance Program (H.A.P.). This program is described in this section.

Territorial Programs

- Home Ownership Assistance Program (H.A.P.)
- Warehouses Program
- Mobile Equipment Capital Program
- Home Improvement Program
- Senior Citizens Home Repair Program (SCHRP)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

PROGRAM NAME: HOME OWNERSHIP ASSISTANCE PROGRAM
(HAP)

OBJECTIVE: To encourage individuals to develop new housing for families of moderate to low income; to motivate and help individuals solve their housing problems through their own organization and effort; to reduce the ongoing dependency on government subsidized housing; to increase the privately owned housing stock, thereby helping to create a private housing market.

START DATE: 1983-84

FORM OF ASSISTANCE: Provides, on a one time only basis, assistance to approved applicants building their own home in any community in the N.W.T. (except Yellowknife). Clients receive assistance in the form of a material package to build an approved home included in the Corporation Design Portfolio, the cost of freight on the package to the clients' community, site development, if needed, and electrical installation. The cost of assistance will be forgiven over a five-year period at 20% of the original loan amount as long as there is no breach of the Agreement. This "forgiven loan" will be secured by a mortgage, mortgage of lease, or an equitable mortgage, whichever is appropriate.

The program also provides extensive technical support to clients through the use of written and visual materials. The Corporation also hires on-site supervisors to work with clients and give valuable technical advice.

The program encourages local involvement in the planning and development of the project. The homes are used as residences for community members.

The homeowners are responsible for all operating and and maintenance costs during and after construction.

ELIGIBILITY CRITERIA: Clients accepted into the program must have the initiative and resources to build the unit and assume all operating costs when it is built.

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

Approved clients must have the tenure to the land on which the house will be built. Approved clients will also provide all tools, labour and materials not provided in the material package. Clients are approved on a "greatest need" basis.

The program is directed toward families that have sufficient income to maintain and operate a home but do not have the financial resources or borrowing power to build one.

FUNDING:

50% Territorial
50% Federal

ACTIVITY:

1992-93: \$10,800,000 (est.)

CONTACT:

Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife, Northwest Territories
X1A 2P6

Jalal Toeg
(403) 873-7895 (B) 920-8024 (FAX)
Dave Murray
(403) 873-7898 (B) 920-8024 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

PROGRAM NAME: WAREHOUSES PROGRAM

OBJECTIVE: To provide housing associations and authorities with warehouse facilities which include storage, office and workshop areas.

START DATE: 1981-82

FORM OF ASSISTANCE: To enable housing associations and authorities to be effective property managers of public and northern rental housing.

Old Northern Territorial Rental units that were written-off from the rental program for their warehousing, office space and workshops. With the increase of housing stock and capital improvement work in many communities, new facilities are now required to protect building materials from loss due to misuse, pilferage and weathering. Secure protection is required for annual supplies of maintenance and repair material and for housing materials for major rehabilitation and emergency repair project.

ELIGIBILITY CRITERIA: Housing associations and authorities recognized by the Northwest Territorial Housing Corporation are eligible.

FUNDING: Percentage of cost share (Territorial/Federal) under negotiation.

ACTIVITY: 1990-91: \$ 480,000 (est.)

CONTACT: Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife, Northwest Territories
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Dave Murray
(403) 873-7898 (B) 920-8024 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

PROGRAM NAME: MOBILE EQUIPMENT CAPITAL PROGRAM

OBJECTIVE: To provide funding for the acquisition of mobile equipment for housing association/authority offices and workshops in order to be effective property managers of public and northern rental housing.

To eliminate the misuse of operation and maintenance funds for purchasing mobile items and to provide an accountable record of all mobile equipment owned by the Corporation but used by housing associations/authorities.

START DATE: 1982-83

FORM OF ASSISTANCE: Monies are made available for the purchase of vehicle and maintenance mobile equipment including major overhaul to mobile equipment.

Prior to 1982, housing associations and authorities were operating without basic equipment, the very limited amount of mobile equipment given to them by the Department of Public Works or was purchased through their operating and maintenance funds.

The Mobile Equipment Program has provided housing associations and authorities with vehicles and mobile equipment to promote and facilitate the proper maintenance of over 5,000 rental housing units. In order for housing associations/authorities to manage, maintain and protect the assets of the Corporation, they must have the necessary mobile equipment and vehicles to do the job as prudent landlords. Poor maintenance will result in deterioration of houses, unhappy tenants and frustrated community housing workers.

ELIGIBILITY CRITERIA: Recognized housing associations and authorities are eligible.

FUNDING: 42% Federal
58% Territorial

ACTIVITY: 1992-93: \$360,000 (est.)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

CONTACT:

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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

PROGRAM NAME: HOME IMPROVEMENT PROGRAM

OBJECTIVE: To assist private households who own and occupy existing sub-standard housing, to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.

START DATE: 1987-88

FORM OF ASSISTANCE: The program provides a forgivable or partially forgivable loan of up to 50% of the maximum price of a Homeownership Assistance Program home in the community in question to homeowners for necessary repairs to their home. Forgiveness varies from 5% to 100% depending on income levels (on average, households earning less than \$25,000 per year are eligible for full forgiveness).

ELIGIBILITY CRITERIA: Private households who own and occupy existing sub-standard housing, and fall within the core need income threshold.

FUNDING: 100% Territorial

ACTIVITY: 1992-93: \$1,300,000 (est. loans)

CONTACT: Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife, Northwest Territories
X1A 2P6

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(403) 873-7898 (B) 920-8024 (FAX)

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
NORTHWEST TERRITORIES**

PROGRAM NAME: SENIOR CITIZEN'S HOME REPAIR PROGRAM
(SCHRP)

OBJECTIVE: To provide assistance to senior citizens who live in their homes, to perform repairs and to make improvements so that they can continue to live in their homes and are not forced to move into rental housing.

START DATE: 1984-85

FORM OF ASSISTANCE: The program will provide financial assistance to approved applicants who own their own home in any community in the Northwest Territories, for performing repairs and improvements, so that they can continue to live in their homes and are not forced to move into rental housing.

Approved applicants receive assistance in the form of only one grant per household, not exceeding \$5,000, for the purchase of materials and labour. Freight costs are paid by the Corporation over and above the \$7,500 grant.

Allocation of the budget to districts is based on the number of applicants. Applicants are approved on a "greatest need" basis.

ELIGIBILITY CRITERIA: Applicants must possess title or proof of ownership, must be 60 years of age or older and have resided in the Northwest Territories for at least five (5) years.

FUNDING: 100% Territorial

ACTIVITY: 1992 - 93: \$200,000

CONTACT: Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife, Northwest Territories
X1A 2P6

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(403) 873-7895 (B) 920-8024 (FAX)
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**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

Federal/Provincial/Territorial Cost-Shared Programs

Under the 1986 Global and Operating Agreements, the Yukon assumed responsibility for the delivery of the Non-Profit Program and the Rent Supplement Program and more recently assumed responsibility for the delivery of the Residential Rehabilitation Assistance Program. Descriptions of these programs are found in Section I. (Non Core Housing Need clients under the RRAP program are subsidized by Yukon unilaterally - See Home Repair Program below.)

Territorial Programs:

- Home Repair Program/Homeowner - Residential Rehabilitation Assistance Program
- Rental Suite Program
- Home Ownership Assistance Program
- Owner Build Program
- Extended Mortgage Program
- Joint Venture Program

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME: HOME REPAIR PROGRAM (HRP)/HOMEOWNER -
RESIDENTIAL REHABILITATION ASSISTANCE
PROGRAM (RRAP)

OBJECTIVE: To assist home owners and band councils repair
or upgrade their homes.

START DATE: June 1991

The Home Repair Program replaced the
Residential Rehabilitation Program -
Enhancement and the Municipal Services
Assistance Program.

A cost sharing agreement between the Yukon
Housing Corporation and CMHC was signed in
1992 merging HRP and RRAP.

FORM OF ASSISTANCE: Direct, low-interest loans, of up to \$35,000
are available to eligible home owners, including
those occupying leased land, and to band
councils in order to allow them to undertake
eligible repairs or upgrades to their
homes/property. Up to 25% of the loan may be
forgiven depending on the disposable income
(gross income less welfare, family allowance,
taxes, living expenses and shelter costs) of the
applicant. An additional \$8,250 of the loan may
be forgiven for applicants in Core Housing
Needs (CHN). Maximum interest rate on
repayable portion is set by the Yukon Housing
Corporation from time to time (6% in 1991) and
is lower for applicants with zero disposable
incomes. Loans are generally amortized over 10
years.

Eligible work includes:

- essential repairs (structural, electrical,
heating, plumbing and fire safety);
- water and sewage disposal upgrades;
- energy efficiency upgrades;
- accessibility repairs for persons with a
disability; and
- conversions or extensions to alleviate crowded
conditions.

Housing unit must be substandard or deficient
in one or more of the above areas, and must be

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

at least five years old. Repair work must ensure the useful life of the home for at least 15 more years.

ELIGIBILITY CRITERIA:

Applicants must be Yukon residents. They must own or lease the property, or have an agreement for sale for the property, and they must occupy the property as their principal residence. Adequate resources to cover loan costs; 40% Total Debt Service Ratio applies.

FUNDING:

100% Territorial for non-CHN applicants
25% Territorial/75% Federal for CHN applicants

ACTIVITY:

1991-92: \$3,000,000 (capital budget)

CONTACT:

Yukon Housing Corporation
P.O. Box 2703
2071 2nd Avenue
Whitehorse, Yukon.
Y1A 2C6

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME: RENTAL SUITE PROGRAM

OBJECTIVE: To assist home owners and landlords bring existing accessory rental suites up to standards or to add additional rental suites in a new or existing dwelling.

START DATE: 1991

FORM OF ASSISTANCE: Direct loans up to \$25,000, at below-market interest rates are provided to home owners and landlords who own single detached houses, duplexes, triplexes and fourplexes. Interest rates are set periodically by the Yukon Housing Corporation (10% in 1991). Loan is amortized over a 10 year periods.

ELIGIBILITY CRITERIA: Home must be in an area zoned to allow a rental suite. Adequate financial resources to cover loan costs, 40% Total Debt Service Ratio applies.

FUNDING: 100% Territorial

ACTIVITY: 1991-92: \$500,000 (capital budget)

CONTACT: Yukon Housing Corporation
P.O. Box 2703
2071 2nd Avenue
Whitehorse, Yukon.
Y1A 2C6

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME: HOME OWNERSHIP ASSISTANCE PROGRAM

OBJECTIVE: To assist the purchase of homes with lower down payments.

START DATE: 1991

FORM OF ASSISTANCE: Direct first mortgage loans at market interest rates are available to eligible home buyers to enable them to purchase a home with a 2.5% down payment.

ELIGIBILITY CRITERIA: Home buyers must have an annual income of between \$35,000 and \$55,000. They must be Yukon residents. There is no pre-set price ceiling on the home, however, 32% Gross Debt Service Ratio and 40% Total Debt Service Ratio apply.

FUNDING: 100% Territorial

ACTIVITY: 1991-92: \$3,000,000 (Estimated loans)

CONTACT: Yukon Housing Corporation
P.O. Box 2703
2071 2nd Avenue
Whitehorse, Yukon.
Y1A 2C6

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME: OWNER BUILDER PROGRAM

OBJECTIVE: To provide a financial bridge to the owner-builder unable to obtain extended construction financing through the private market.

START DATE: January 1, 1986

FORM OF ASSISTANCE: The program provides successful applicants with access to financing for a period of up to two years. Interest is based on an incrementally inclining interest rate. The program enables the owner-builder to spread construction over two construction seasons, while minimizing the impact of payments on interim financing during the construction period.

Housing built under the program must meet the following conditions:

- housing must be modest
- design and construction must meet all code, by-law and mortgage requirements

ELIGIBILITY CRITERIA: Applicants must meet the following conditions to be considered:

- total previous year household income of between \$35,000 and \$55,000
- qualify for regular mortgage financing
- unable to obtain interim construction financing on the private market

Program funds are limited. Selection from among all qualified applicants will be based on a rating ability to meet financial and construction obligations.

ACTIVITY: 1992-93: \$1,000,000

CONTACT: Yukon Housing Corporation
P.O. Box 2703
2071 2nd Avenue
Whitehorse, Yukon
Y1A 2C6

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME: EXTENDED MORTGAGE PROGRAM

OBJECTIVE: To assist home builders in remote or non-market areas obtain adequate financing.

START DATE:

FORM OF ASSISTANCE: The territory will guarantee that portion of a home builder's mortgage which exceeds the amount lending institutions consider as the lending value of the home. Maximum loan is 90% of construction costs.

ELIGIBILITY CRITERIA: Must qualify for private financing.

FUNDING: 100% Territorial

ACTIVITY: No activity under this program although it is still active.

CONTACT: Yukon Housing Corporation
P.O. Box 2703
2071 2nd Avenue
Whitehorse, Yukon
Y1A 2C6

**DIRECTORY OF HOUSING PROGRAMS IN CANADA
SECTION III - PROVINCIAL/TERRITORIAL PROGRAMS
YUKON**

PROGRAM NAME:	JOINT VENTURE PROGRAM
OBJECTIVE:	To provide financing assistance to builders and developers who will increase the supply of residential housing.
START DATE:	1988
FORM OF ASSISTANCE:	Loans to developers, usually second mortgage, to provide sufficient leverage to obtain private sector financing. Terms and conditions of loans individually negotiated.
ELIGIBILITY CRITERIA:	Project feasibility.
FUNDING:	100% Territorial
ACTIVITY:	1992: \$3,700,000
CONTACT:	Yukon Housing Corporation P.O. Box 2703 2071-2nd Avenue Whitehorse, Yukon Y1A 2C5

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