

MUNICIPAL AFFAIRS & HOUSING

# Provincial Programs that Support Housing Accessibility



Government is committed to ensuring that persons with disabilities have equitable access to affordable housing. The Department of Municipal Affairs and Housing is working towards the provincial goal of an accessible Nova Scotia by 2030. Several programs are available that can increase accessibility to renters, homeowners, and landlords and make housing more affordable.



# **Programs for Renters and Homeowners**

## Rent Supplement Program (Canada-Nova Scotia Targeted Housing Benefit)

The Rent Supplement Program (Canada-Nova Scotia Targeted Housing Benefit) provides a monthly housing allowance directly to eligible households to help pay a part of their housing costs. Homeowners can receive support to help them stay in their own homes and renters have the flexibility to take the benefit with them if they move to another apartment in the province.

Tenants and homeowners living in or moving to accessible units and who pay more than 50% of their income on rent or housing costs can access this program if they meet program criteria.

For more information call toll free 1-833-424-7711, or 902-424-7711 locally within HRM only.

# **Homeowner and Landlord Adaptation Programs**

The Department of Municipal Affairs and Housing offers several repair and adaptation programs that are available to existing homeowners and landlords. Adaptation programs are designed to support upgrades to homes to **make them more accessible**. Funding is available as both grants and forgivable loans. We encourage tenants with disabilities to work with their landlords to apply to these programs to adapt their units. For more information and specific program criteria, visit housing.novascotia.ca/programs-and-services or call **1-844-424-5110**.

# **Down Payment Assistance Program**

The Down Payment Assistance Program assists Nova Scotians who pre-qualify for an insured mortgage to purchase their first home. Eligible participants can apply to receive a loan of up to five per cent of the purchase price of a home.

Loans provided under this program are interest-free, repayable over a 10-year period, and must be used for a down payment (cannot be used for financing, closing, or other costs). The maximum loan available is \$25,000.

This program presents an opportunity for persons with disabilities to purchase a home that meets or has the potential to meet their accessible needs.



# **Programs for Community Housing Organizations**

### **Community Housing Acquisition Program**

The Community Housing Acquisition Program supports the purchase of existing multi-unit residential properties by community housing providers to preserve affordable housing and expand the supply of non-market housing.

Funding is available as a fixed-interest rate repayable loan. Variable terms of up to 30 years are available. The maximum loan amount available is \$10 million per project amortized over a maximum of 30-years.

- Community housing or non-profit groups can access this program to preserve existing accessible and affordable units or properties that have the potential to be adapted for accessible needs.
- Part of the proposal assessment includes consideration of accessibility and energy efficient attributes.

### **Community Housing Growth Fund**

The Community Housing Growth Fund offers financial resources to support Nova Scotia's non-profit and co-operative housing sector. The fund provides money, new tools and expertise, empowering community housing providers to increase the supply of affordable housing options through three program streams:

- Capacity Building
- Planning and Pre-Development
- Research and Innovation

Nova Scotian non-profits, co-operatives, and academic institutions (in partnership with a non-profit) are eligible to apply. For example, accessibility related projects such as universal design plans for housing developments or research into **accessible housing related barriers** may be considered for eligibility under this program.

## **Community Housing Infrastructure and Repair Program**

The Community Housing Infrastructure and Repair Program provides a forgivable loan to preserve existing affordable housing units that are owned and operated by co-operative and non-profit housing organizations, and to promote sector transformation and growth in a manner that is sustainable over the long term. Included among the eligible costs are **accessibility and barrier free adaptations**, **improvements**, **or modifications**.

For more information, email: *CommunityHousing@novascotia.ca*.



The Nova Scotia Provincial Housing Agency supports diverse communities and is committed to increasing access to affordable, accessible, and adaptable housing across the province that people of all ages and abilities can call home. Accessibility means choice. By renovating existing public housing for accessibility, clients who have mobility, or other accessibility challenges, can access housing options that help them live independently and remain in their communities.

#### FOR MORE INFORMATION

To review detailed program information, please visit: **novascotia.ca/government/municipal-affairs-and-housing/programs-and-services**, or contact **housingns@novascotia.ca** 

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