



# CANADA NOVA SCOTIA TARGETED HOUSING BENEFIT HOMEOWNER GUIDE



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**Disclaimer:** This guide is intended to provide general information about the Canada-Nova Scotia Targeted Housing Benefit for Homeowners. Program details, eligibility criteria, funding limits, and application procedures are subject to change without notice. Applicants are responsible for reviewing the most current version of the guide and any related documents before applying. For the latest updates, please visit the Department of Growth and Development's [official website](#).

### Was this guide helpful?

If you have suggestions for improvements, please email [housingsupplements@novascotia.ca](mailto:housingsupplements@novascotia.ca)

## Get Help Paying for Your Housing Costs

If you own your home and spend half (50%) or more of your total before tax (gross) household income on housing costs (like mortgage, utilities, property taxes, etc.), you may qualify for a monthly payment to help make things more affordable.

This program is jointly funded by the Governments of Nova Scotia and Canada (through the Canada Mortgage and Housing Corporation), under the National Housing Strategy.

## What is the CNSTHB - Homeowner?

The Canada Nova Scotia Targeted Housing Benefit for Homeowner (CNSTHB-H) is a monthly payment that helps homeowners pay their housing costs.

To qualify, you must spend at least half of your total income on things like:

- Mortgage payments
- Property taxes
- Condo or lot fees
- Electricity, heat, and water
- Home insurance

This benefit helps make it easier to afford staying in your home.

## Are You Eligible for the Program?

You may qualify for the program if:

- You spend at least 50% of gross household income on housing costs (e.g., mortgage, taxes, utilities).
- Your home's assessed value is:
  - Under \$360,000 in Halifax Regional Municipality or Municipality of East Hants.
  - Under \$280,000 in other Nova Scotia regions.
  - If you own more than one property you can still apply if the total value of all your properties is less than these amounts.

- You own the home or hold a legal life interest\*.
- You occupy the home as a primary residence.

Additionally, you and everyone in your household must:

- Reside in Nova Scotia and be a Canadian citizen or permanent resident.
- Have a household income below the program limits.
- Not receive any other housing supplement.
- Have no outstanding debt to the Department of Growth and Development or the Nova Scotia Provincial Housing Agency or have an approved repayment plan in place.
  - To arrange a repayment plan for money owed to public housing contact your [local office](#).
  - To arrange a repayment plan for money owed to Housing call: 1-833-424-7711.



\*\* A life interest means someone has given you the right to use and live on their property during your lifetime.

## Are You a Student?

You may be able to get help with housing costs if you are a full-time student, you live in Nova Scotia permanently (you or your parents must have lived in the province for 12 months prior to the start of classes), and:

- You have a disability and need to stay in your accessible home, or
- You have a dependent.

### What “Full-Time” Means

Usually, this means you're taking at least 3 courses per semester (60% of a full course load). If you have a permanent disability, you only need to take 2 courses per semester (40% of a full course load).

## **Your Program Must**

- Be approved under federal or provincial student aid programs.
- Lead to a degree, diploma, or certificate.
- Follow a regular school schedule (like semesters, trimesters, or quarters).

Proof of enrollment is required.

## **Does Your Income Qualify?**

To get the CNSTHB-H, your income must be under limits set by the program which is based on:

- Where you live in Nova Scotia
- How many people live in your household

The Department will look at the income information you give in your application to decide if you qualify. The application form will tell you exactly what to include.

## **Other Important Information**

- Your mortgage type doesn't matter — you can still apply no matter what kind of mortgage you have.
- You can also apply for [Housing Repair Program](#) or [Accessible Housing Program](#) while receiving this benefit. If you meet the eligibility requirements of these programs, the funds must be used for repairs or accessibility modifications to your home.
- The CNSTHB-H is only for the home you live in now. If you move, the benefit doesn't transfer to your new home.
- Your benefit cannot be switched to the renter version of the program, if you move out of your home into a rental situation (you would need to apply to that program).
- If you apply for public housing, you must notify us right away when you're offered a unit to avoid an overpayment of your housing supplement. Your homeowner benefit will stop once you move into public housing.

## How Much Money Will You Get?

Eligible applicants can receive up to \$200 per month.

## What Documents are Needed to Apply?

In addition to a complete application, you will need to include documents to verify your income.

Income	Provide Documents
<b>Employment Income (Full-time or Part-time)</b>	<p>A current Notice of Assessment (a summary of your tax return) and at least 4 recent pay stubs (back-to-back weeks) that show your name, employer's name and address, and pay period covered. If you don't get pay stubs, a letter from your employer that includes:</p> <ul style="list-style-type: none"> <li>• The date you were hired</li> <li>• Your yearly income (including overtime or bonuses), or your hourly wage</li> <li>• How many hours you work each week</li> <li>• Your monthly income before taxes</li> </ul> <p>The letter must be on company letterhead, signed, dated, and include a phone number.</p>
<b>Commission, Tips, Bonuses</b>	<p>An employment contract, pay stub, or latest Record of Employment showing your total income from these sources over the past 12 months.</p>
<b>Fluctuating or Contract Work</b>	<p>If you've been working this way for less than a year, include the most recent 3-months of your pay stubs that show your name, employer's name and address, and pay period covered.</p> <p>After one year, include your most recent tax assessment from the Canada Revenue Agency (CRA).</p>
<b>Pensions and Disability Payments (excluding Veterans Disability Pension)</b>	<p>Include one of the following:</p> <ul style="list-style-type: none"> <li>• A copy of a current statement that shows the gross amount of income and how often it is paid, OR</li> <li>• A tax slip (like T4A, OAS, T5007) <b>OR</b></li> <li>• A letter from the pension provider showing your monthly income <b>AND</b></li> <li>• Your most recent CRA Notice of Assessment (if it covers a full year)</li> </ul>
<b>Self-Employment</b>	<p><b>Less than 1 year:</b> Include a most recent unaudited financial statement.</p> <p><b>1 year or more (not incorporated):</b></p>

	<p>Include your latest:</p> <ul style="list-style-type: none"> <li>• T1 General tax return <b>AND</b></li> <li>• Statement of business activities <b>AND</b></li> <li>• CRA Notice of Assessment</li> </ul> <p><b>1 year or more (incorporated):</b> Include either:</p> <ul style="list-style-type: none"> <li>• T4/T5 slips for income or dividends, <b>OR</b></li> <li>• Your latest tax return and CRA Notice of Assessment</li> </ul>
<p><b>Other Income Types</b></p>	<ul style="list-style-type: none"> <li>• <b>Capital Gains:</b> Include documents showing the transaction.</li> <li>• <b>Caregiver Benefit:</b> Include your current benefit statement of T5007 tax slip.</li> <li>• <b>Dividends:</b> Include a T5, T4PS, or T3 tax form.</li> <li>• <b>Employment Insurance (EI):</b> Include a current benefit statement or a printout from your EI web account.</li> <li>• <b>Income Assistance/Disability Support:</b> Include your most recent Notice of Assessment.</li> <li>• <b>Interest Income:</b> Include bank statements or tax slips (T3/T5) showing interest earned.</li> <li>• <b>Investments (GICs, bonds, etc.):</b> Include documents from your bank showing investment details and interest earned.</li> <li>• <b>Annuities:</b> Include a T4A tax slip.</li> <li>• <b>Immigration Sponsorship:</b> Include a letter from your sponsor (on letterhead) or a statement from Immigration, Refugees, and Citizenship Canada (applies to Permanent Residents only).</li> <li>• <b>Foreign Social Security:</b> Include your current benefit statement.</li> <li>• <b>RRSP/RRIF:</b> Include a current statement or a T4RIF slip.</li> <li>• <b>Training Programs:</b> Include a copy of the agreement showing your benefits.</li> <li>• <b>Spousal Support:</b> Include a copy of the support agreement, court order, or a letter from your lawyer.</li> <li>• <b>Workers' Compensation (WCB):</b> Include a current letter or cheque stub showing your payment.</li> </ul>

You also need to include the following:

**Proof of Enrollment:**

If you have children aged 18 to 25 in full-time attendance at a school, university, community college, or vocational institution, you will need proof of enrollment.

If you are a student attending school, you also need to include proof of enrollment.

**Banking Information:**

Signed Electronic Funds Transfer (EFT) form **OR** a void cheque. Payment by cheque upon request but not recommended. If you apply using the digital application form (recommended), you do not need to attach this document as it is already included within the application form.

**If the required information is missing, you will be notified and will have 3 months (90 days) to provide the required information, or your case will be closed.**

## **How to Apply for the CNSTHB-H**

**1. Gather Your Documents**

You'll need digital copies that provide proof of:

- your income (like pay stubs or tax forms)
- your housing costs (like mortgage or utility bills)

**2. Go to the Application Form**

Go to the Government of Nova Scotia website to find the online application:

[Apply for a housing supplement: Canada-Nova Scotia Targeted Housing Benefit - Government of Nova Scotia](#)

**3. Fill Out the Form**

Complete all required sections

**4. Upload Your Documents and Click Submit**

Make sure your application and documents are complete.

**5. Keep a Copy of Your Application**

Be sure to save a copy of your application for your records

While you are encouraged to use the online application to apply, there is a paper-based

option available – you can find that [here](#).

## **Application Updates and Support**

If any of the information provided has changed since you submitted your application or you require technical support, please contact us by email at

[HousingSupplementsSupport@novascotia.ca](mailto:HousingSupplementsSupport@novascotia.ca) or by phone at 1-833-424-7711.

For program-specific support for homeowners, please contact us by email at

[HousingSupplements@novascotia.ca](mailto:HousingSupplements@novascotia.ca) or by phone at 1-833-424-7711.

## Decision Review

A decision review may be initiated when an applicant or client disagrees with:

- An application or a renewal decision
- A benefit calculation
- Overpayment charges

Decision reviews may be requested over the phone, by email, mail, in-person, or by submitting a Decision Review form **within 30 days** of the date on the letter explaining the decision on your case. An applicant or client can opt to have a third-party representative (trustee or advocate) act on their behalf during the review.

Decision reviews do not include:

- Changes to policy
- Matters involving criminal activity
- Situations where a higher court is involved
- Decisions that do not relate directly to a given individual or their household
- Applications cancelled due to:
  - Incomplete information
  - Inability to reach an individual
  - Incomplete annual renewal
  - Individual requested cancellation of an application, and
- Complaints about staff members

Call 1-833-424-7711 for more information.

# Appendix A: Important Information if You Receive a Housing Supplement

**Keep this guide with your important papers.**

If you've been approved for a housing supplement through the CNSTHB-H program, this guide explains what you need to know while you receive the benefit.

## 1. When Will You Get Your Housing Supplement?

You'll get your first payment on or before the 1st of the month after your approval. Benefits are not backdated to the date of application.

Example: Approved June 15 → First payment July 1.

Payments are made by direct deposit to your bank account. If needed, a cheque can be mailed, but direct deposit is faster. We can pay your housing supplement directly to a trustee at your request.

Here is the payment schedule for 2026:

Month	Payment Date	Month	Payment Date
January	December 28	July	June 29
February	January 29	August	July 30
March	February 26	September	August 28
April	March 30	October	September 28
May	April 29	November	October 29
June	May 28	December	November 27

## 2. How Long Will You Get the Supplement?

You will continue to receive the housing supplement as long as you qualify.

### Renewing Your Housing Supplement

- You must renew your benefit every year to keep receiving it.
- We send renewal forms early, so you have plenty of time to gather documents.  
You will usually receive your renewal package about 3–4 months before your

renewal date.

- Submit the completed form and all required documents before your renewal date to avoid interruptions.

### **What You Need to Do**

Submit your completed renewal form and documents as soon as you can.

You will need:

- Your housing costs
- Proof of income
- A signed renewal form

### **Important Deadlines**

If we don't receive your documents by your renewal date:

- Your payments will pause
- Your file will be closed within 2 months if documents are not received and you will need to reapply

Your supplement may change, or end based on your updated information.

### **3. What If Your Situation Changes?**

Tell the Department of Growth & Development (DGD) within 30 days if:

- You move to a new place or out of Nova Scotia.
- You move into public housing.

**IMPORTANT:** Not reporting changes may lead to overpayment, which you'll have to pay back.

### **4. Can Your Housing Supplement Be Stopped?**

Yes, if:

- You move out of Nova Scotia.
- You stop living in your home or sublet it.
- You move into public housing or long-term care.

- You are no longer paying more than 50% of your total before tax (gross) household income on housing costs.
- You gave false or missing information.
- You commit or try to commit fraud.

#### 5. What Happens When the Program Ends?

The program is funded until March 31, 2028. You'll be contacted 6 months before it ends with information about other options.

#### 6. What If You Disagree with a Decision?

First, talk to your Case Manager or Client Service Supervisor. Still not satisfied, ask for a review. Write a letter or fill out a Decision Review Form. Include:

- The decision you disagree with.
- Why you disagree.
- Your name, contact info, and case number.

The decision review process will not change (or override) any rules or policies. Call 1-833-424-7711 to get the form.

#### 7. Is the housing supplement taxable?

No, the supplement is not taxable however, you must include the income on your annual tax return. We will send you a T5007- Statement of Benefits form for inclusion in your income tax.

#### 8. Does the housing supplement affect Income Assistance benefits?

No. The Homeowner CNSTHB does not count as income, so it won't affect your Income Assistance benefits. It's an extra benefit to help with your housing costs.

#### 9. Do you plan to be out of the province for more than 30 days?

You must be present in the province to receive a housing supplement payment. If you plan to be out of the province for more than 30 days, you must notify your Case Manager and seek program approval.