



# HOUSING REPAIR GUIDE

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Department of Growth and Development

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**Disclaimer:** This guide is intended to provide general information about Housing Repair. 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 or contact your regional office.

## Housing Repair Overview

Housing Repair provides funding for home repairs to households under set income levels as defined in this guide. The aim is to support homeowners with emergency or health and safety repairs to structural or to home systems (heating, electrical, or plumbing) so they can continue to live safely in their principal residence. A principal residence is the home you own and live in.

Available funding includes a grant of up to \$10,000 and a forgivable loan of up to \$8,000. For larger repair projects an additional \$20,000 is available as a repayable loan for applicants that qualify.

Funding may be used for materials, labour, building permits, legal fees, and taxes.

## How Does it Work?

There are seven (7) steps for Housing Repair:

### 1. Homeowner Applies for Housing Repairs

Applications are reviewed on a first-come, first-served basis when a **complete application** is received. A complete application includes an application form signed by all property owners and household members aged 19 years and above, and the supporting documentation identified in this guide and in the application form.

Incomplete applications will not be reviewed. Staff will notify you in writing if there is missing documentation and you will have 30 days from the date on the letter to send the missing information. If the documents are not received, your application will be closed.

### 2. Application Reviewed

A Caseworker will review your application. Emergency repairs are prioritized (see [Repair Eligibility](#) under [Eligibility](#) section). If you meet all the criteria, then your file will be referred to the Inspection team.

**Due to high demand there is a waitlist for Housing Repair. If you meet all the criteria, your application will be added to the waitlist at this step unless the repair you require is an emergency. For health and safety (non-emergency) requests, when your application reaches the top of the waitlist, step 3 will begin.**

**3. Home Inspection**

An Inspector will call you to arrange a time to visit your home. They will look at the repairs that you have identified in your application form and will determine if the repairs are eligible under Housing Repair.

If the repairs are eligible, the Inspector will prepare a Bid Package for you. You can use this package to get quotes from the contractors you need to do the work.

**4. Homeowner Gets Quotes**

You are responsible for getting quotes from contractors. You should try to get at least two quotes from contractors for repair estimates that are identified in the Bid Package provided to you from the Inspector. Send those quotes to your Caseworker for their review and approval.

**5. Application Approval**

Your Caseworker will have your application approved or denied based on the information received. If approved, you will receive a package of information that will outline the next steps.

**6. Repairs are Completed**

The agreement to have the repairs completed is between you and the contractor(s) you hire. Once the repairs are completed to your satisfaction, you and the contractor must sign the Completion of Work form and return it to your Caseworker.

## 7. Funding is Paid

The Department will pay the funding directly to the contractor based on invoices provided.

The next steps depend on the type of funding you received:

- If you received a grant – your file will be considered complete and will be closed
- If you received a forgivable loan – your loan will be set up for forgiveness
- If you received a repayable loan – your loan will be set up for repayment

Funding types are explained in more detail in the [How the Funding Works](#) section.

## Eligibility

This section covers homeowner eligibility, property (house) eligibility, and repair eligibility. Please read each section carefully.

### Homeowner Eligibility

- The repairs you requested are an emergency or required to maintain the safe occupancy of your home.
- You and your co-applicant own and live in the home where the repairs will be applied.
  - If you have a registered life interest in the property you may also be eligible. A registered life interest means that you do not own the property, but you have been given the right to use and occupy the home for your lifetime by the property owner.
- You have owned and lived in the home for at least one year.
- Your total (pre-tax) household income is equal to or less than the Household Income Limits (HILs). You can learn more about HILs in [Appendix A: Household Income Limits](#).
- You do not have the financial capacity to undertake the repairs on your own, as assessed based on your total gross income and investments (households with more than \$25,000 in investment assets are not eligible for the program).
- You have not received previous Home Repair assistance (or any programs that preceded Housing Repair) in the previous five years to receive a grant and 15 years to receive a forgivable loan (there are options available if this request is an emergency contact staff to discuss).
- You have not received assistance from the Down Payment Assistance Program in the previous 15 years.
- Your property taxes are paid up to date, or you have a payment plan in place with the local government for at least three months.

## Property Eligibility

### Eligible properties include:

- A single-family detached house
- Townhouse (semi-detached/row house)
- Individual condominium property (interiors only, not common spaces)
- A manufactured/mobile home (where ownership of unit is verified)
- The house must be more than 5 years old

### Your property value must not exceed:

- \$360,000 if you live in the Halifax Regional Municipality and the County of East Hants
- \$280,000 if you live elsewhere in the province
- If you have a capped property assessment value, that amount will be used to determine eligibility
- If you own more than one property (residential, recreational, or land) the combined value of all properties cannot exceed these property values.

### Ineligible properties include:

- Congregate care facilities
- Hospitals
- Employer provided housing
- Dormitory style housing
- Student housing
- On reserve housing
- Recreational or seasonal properties
- Any property that is owned or subsidized by government (excluding the Canada-Nova Scotia Targeted Housing Benefit for homeowners)
- Properties under construction
- Properties being converted from non-residential to residential use

## Repair Eligibility

Emergency repairs are repairs or issues in one or more of the four categories that represent a critical situation where there is a hazard to a property, its occupants, or both, and may result in the occupants having to leave the home.

### Eligible emergency repairs include:

#### Structural

- Collapsing or severely damaged walls, ceilings, or floors
- Roof leaks causing significant interior damage or structural compromise
- Foundation failure or major cracks compromising stability
- Broken or missing support beams

#### Electrical

- Power outage due to faulty internal wiring (not a utility issue)
- Exposed or sparking wires posing a fire risk
- Circuit panel failure or overload causing unsafe conditions
- Electrical fire hazards (e.g., burnt outlets, smoke from wiring)
- Faulty or outdated electrical wiring prone to sparking

#### Plumbing

- Burst pipes leading to flooding or major water damage
- Sewage backups causing health hazards
- No running water due to system failure
- Major leaks that threaten structural integrity
- Insulated housing for plumbing equipment under a mobile home

#### Heating

- Non-functional primary heating system during cold weather
  - Heat pumps are not eligible if there is another heat source that is operational in the home
- Gas leaks from heating appliances
- Chimney blockages causing carbon monoxide risks
- Malfunctioning or unsafe furnaces/boilers
- Lack of hot water due to critical heating system failure
- Oil tanks only if the oil company will not deliver fuel to the home or if required by your insurance company

### Eligible health and safety repairs include:

Non-urgent structural, electrical, plumbing, or heating hazards that may pose a risk to a home occupant if not addressed within a reasonable timeframe. Health and safety repairs within Housing Repair parameters are determined at the discretion of the Housing Inspector.

### **Ineligible repairs include the following:**

- Any repairs less than \$1,000
- Drafty or damaged windows and doors
- Damaged or aged siding
- Cosmetic improvements such as painting, decks (not including stairs)
- Missing or cracked shingles (where there is no leaking)
- Tripping breakers due to overload
- Landscaping (fences, driveways, branches on wires)
- Structures that are not used for living space such as garages, sheds, porches, verandas, basements and seasonal rooms
- Skirting on a mobile home
- Heat pumps unless they are replacing a primary heat source that has failed (for example, your furnace is not working), and the cost is less. Homeowners must confirm with their insurance providers that heat pumps as a primary heat source are covered and provide proof in writing.
- House electricity upgrades to 200 amps
- Adding, repairing, or replacing a secondary heat source
- Replacement of outdated fixtures (lighting, chipped tubs, sinks etc)
- Adding outlets where there are none
- Defective or broken plumbing fixtures
- Insulation
- Mold, mildew, and asbestos remediation
- Regular household maintenance such as septic pumping, weather stripping around doors and windows, basic plumbing repairs
- Any repairs undertaken prior to written approval
- Repairs previously funded under the program
- Storm doors

### **How the Funding Works**

There are three types of funding available. These amounts may be combined depending on the cost of the repairs required.

#### **Grant Funding**

Available for amounts up to \$10,000. Funding is provided based on the quotes approved by the department and invoices for the cost of work completed.

#### **Forgivable Loan**

Available for amounts up to \$8,000. Funding is provided based on the quotes approved by the department and invoices for the cost of work completed.

You will be asked to sign a promissory note. A promissory note is a written agreement that outlines the terms of the loan. Forgivable means that you do not have to repay the loan if you meet the terms outlined in the promissory note.

Forgiveness is earned in monthly installments over the length of the loan term. Loan forgiveness begins after the project is complete and all funds have been disbursed. If the loan terms are not met, then the outstanding loan balance along with accumulated interest from the time of default must be repaid.

### Repayable Loan

Available for amounts up to \$20,000 when the repairs required go over the grant and forgivable loan amounts available. Funding is provided based on the quotes approved by the department and receipts for the cost of work completed.

You must meet the Housing Repair criteria and staff will assess your financial situation to see if you qualify for a repayable loan. This will include a credit report (credit score should be 600 or higher), review of your savings and investments, details on any debt you currently have, and whether you have any bankruptcies that have not been discharged.

A mortgage will be applied against your property. You must have an insurance policy in place for your property. Repayable loans will be repaid on a defined schedule, at least monthly, and are paid via preauthorized debit.

## How to Apply

1. Complete the application form.
  - a. Complete all sections of the application form, attach supporting documents, and have all household members over the age of 19 sign the consent form
  - b. Supporting documentation includes:
    - i. a copy of a Notice of Assessment and tax slips for the current tax year or an Option C (Proof of Income Statement) for household members under the age of 65
    - ii. a copy of your Notice of Assessment or an Option C (Proof of Income Statement) for the current tax year for household members over the age of 65
    - iii. investment statement(s) if the applicant or co-applicant have investment income reported on their income taxes
    - iv. three years of Notice of Assessment/Option Cs plus Statement of Business Activities for those who are self or seasonally employed
    - v. a Child Tax Benefit Statement for the current year if there are dependents in the home

- vi. A copy of your current municipal property tax statement. If taxes are owing, provide proof of a payment plan that has been in place for at least three months.
  - vii. If you are applying for repairs to a mobile home, we require proof that you own the unit (you are not renting).
  - viii. If applying for a repayable loan, proof of house insurance
2. Submit your application to the office address found on the application form and Appendix C of this document.

## After You Apply

If the repair you are requesting is an emergency, staff will assess your application and get back to you with a response. If the repair is not an emergency, your application will be added to the waitlist, and you will be notified by staff when you are at the top of the waitlist.

## Appendix A: Household Income Limits

Household Income Limits, or HILs, are a measure used to assess housing affordability. There are different HILs depending on where you live in the province and depending on your family composition.

HILs includes the combined total gross annual income for every person aged 19 years and older living in the home. Household composition is based on National Occupancy Standards where the number of eligible bedrooms is defined by:

- A maximum of 2 persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone parents, of any age, have a separate bedroom from their children.
- Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
- Household members under 18 years of age of the same sex may share a bedroom, except lone parents and those living as part of a married or common-law couple.
- Household members under 5 years of age of the opposite sex may share a bedroom.

It is important to note that your bedroom count is determined by the number of people living in your home, their age, and their gender, not the actual number of bedrooms in your home.

For example, a senior couple whose adult children have moved out of the 3-bedroom family home located on Cape Breton Island, would be eligible under the 1-bedroom HILs (not the 3-bedroom HILs) for Eastern - \$62,500.

<b>Region</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3+ Bedroom</b>
<b>Eastern (Cape Breton Island)</b>	\$62,500	\$73,000	\$84,500
<b>Northern (Guysborough, Antigonish, Pictou, Cumberland &amp; Colchester counties)</b>	\$62,500	\$73,000	\$84,500
<b>Central (HRM &amp; East Hants)</b>	\$59,000	\$71,000	\$80,000
<b>Western (Annapolis, Kings, Digby, Yarmouth, Shelburne, Queens and Lunenburg counties and West Hants)</b>	\$62,500	\$73,000	\$84,500

## Appendix B: More on Supporting Documents

### Notice of Assessment

Your Notice of Assessment (NOA) is provided to you by the Canada Revenue Agency (CRA) after you have filed your income tax return and the CRA has assessed it. You must provide a copy of your most recent NOA with your application to Housing Repair.

If you do not have a copy of your Notice of Assessment, here are a few ways to get one:

#### Online

- Go to [www.canada.ca/en/revenue-agency](http://www.canada.ca/en/revenue-agency). Make sure that Canada.ca is in the website link to ensure that you haven't landed on a fake page.
- Click on the link and scroll down to Sign in to a CRA Account (green button in image)



Search CRA

MENU

CRA sign in

[Canada.ca](http://Canada.ca)

### Canada Revenue Agency (CRA)

Sign in to a CRA account

Administers tax, benefits, and related programs for the Government of Canada and for most provinces and territories.

- There are two ways to sign in – through a Sign-In Partner or with a CRA user ID and password. You will need to select one of these options.
  - You will need to register with CRA if you have not already done so. If you are unsure how to do that, scroll down on the page until you see **Help with using your CRA account**.
- Once you have accessed your account, click on the section called Tax Returns.
- Then click on your most recent Notice of Assessment and either print or save it as a PDF file.



#### Sign in to your CRA account

Sign in or register to access My Account, My Business Account or Represent a Client.

##### Simplified sign-in process

The CRA has introduced a simplified sign-in process to make it easier to access the My Account, My Business Account, and Represent a Client portals with a single sign-in. If you previously registered for these portals, use your existing credentials and select a sign-in option below to access your CRA account.

Sign in to your CRA account

Sign in with your existing credential:

Before you sign in

Sign-In Partner

CRA user ID and password

Provincial partner (BC, AB)

or

Register for a CRA account

Register for a CRA account

#### Help

- ▶ You forgot your CRA user ID or password
- ▶ You did not receive your one-time passcode
- ▶ You have not received your CRA security code
- ▶ Update your information with the CRA
- ▶ Your account is locked
- ▶ Your CRA user ID and password have been revoked
- ▶ Change the option you sign in with

##### Help with using your CRA account

How to register, manage and update your information, use multi-factor authentication (MFA)

##### About your CRA account

What's new and updated, services, privacy commitments



## By Mail

- Call 1-800-959-8281 (Hours: Monday-Friday from 8 am to 8 pm, Saturday from 9 am to 5 pm)
- CRA will verify your identity by asking for:
  - Your Social Insurance Number
  - Your full name and date of birth
  - Your complete address
- They will mail a copy to you.

Here is a sample NOA:

### Notice details

Social insurance number	XXX XXX XXX
Tax year	2023

YOUR NAME  
ADDRESS

### Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/taxes-reviews](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

### Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	20,000	
	Deductions from total income	XXX	
23600	Net income	XX,XXX	
26000	Taxable income	XX,XXX	
35000	Total federal non-refundable tax credits	X,XXX	
61500	Total Nova Scotia non-refundable tax credits	X,XXX	
42000	Net federal tax	0.00	
42800	Net Nova Scotia tax	0.00	
43500	Total payable	0.00	
43700	Total income tax deducted	XXX.XX	
44800	CPP overpayment	XX.XX	
48200	Total credits	XXX.XX	
	Total payable minus Total credits	XXX.XX	CR
	Balance from this assessment	XXX.XX	CR
	<b>Direct deposit</b>	<b>XXX.XX</b>	<b>CR</b>

## Appendix C: Housing Services Office Locations

### Central Office

Serving the Halifax Regional Municipality and Hants County  
3770 Kempt Road, Suite 3  
Halifax, Nova Scotia, B3K 4X8  
Toll-free: 1-844-424-5110  
Fax: 902-424-2091

Mailing address: 3-3770 Kempt Road, Halifax, Nova Scotia, B3K 4X8

### Western Office

Serving the Kings, Annapolis, Digby, Yarmouth, Shelburne, Queens & Lunenburg  
Counties 101 Magee Drive  
Box 1000, Middleton, Nova Scotia, B0S 1P0  
Toll-free: 1-844-424-5110  
Fax: 902-825-6560

Mailing address: PO Box 1000, Middleton, Nova Scotia, B0S 1P0

### Eastern Office

Serving Cape Breton Island  
Suite 22, Provincial Building  
360 Prince Street, Sydney, Nova Scotia, B1P 5L1  
Toll-free: 1-844-424-5110  
Fax: 902-563-2370

Mailing address: 22-360 Prince Street, Sydney, Nova Scotia, B1P 5L1

### Northern Office

Serving Guysborough, Antigonish, Pictou, Cumberland & Colchester Counties  
7 Campbell's Lane  
New Glasgow, Nova Scotia, B2H 2H9  
Toll-free: 1-844-424-5110  
Fax: 902-752-7133

Mailing address: 7 Campbell's Lane, New Glasgow, Nova Scotia, B2H 2H9