



# Housing Repair Options for Lower Income Seniors



*The provincial government offers a number of programs to help lower income seniors maintain and modify their homes to ensure they are safe and affordable.*

## Grants for Home Repairs

- ▶ Senior Citizens Assistance Program
- ▶ Access-A-Home Program
- ▶ Emergency Repair Program

## Help for Major Repairs and Adaptations

- ▶ Homeowner Residential Rehabilitation Assistance Program
- ▶ Disabled Residential Rehabilitation Assistance Program
- ▶ Home Adaptations for Seniors' Independence

## Provincial Loan and Mortgage Programs

- ▶ Small Loans Assistance Program



## **Grants for Home Repairs**

### **Senior Citizens Assistance Program**

Provides grants of up to \$5,000 to seniors, who are at least 65 years of age, to carry out emergency, health and safety related repairs to their homes. The annual income limit for eligibility varies, depending on location and household size.

### **Access-A-Home Program**

Provides grants of up to \$5,000 to help homeowners renovate their homes to make them more wheelchair accessible. Often the grant pays for a wheelchair ramp but it can also be used to pay for widening doorways and hallways or making bathrooms wheelchair accessible. The amount of the grant available depends on the applicant's income level. The annual income limit for eligibility is \$39,000.

### **Emergency Repair Program**

Assists eligible homeowners who live in rural areas to carry out repairs that are needed on an urgent basis to deal with health and safety hazards. Examples include repairs to unsafe wiring and heating systems and installing new wells and septic systems. The maximum grant available is \$6,000. The income limit for eligibility varies, depending on location and household size.

## **Help for Major Repairs and Adaptations**

### **Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP)**

Provides a forgivable loan of up to \$16,000 to qualifying homeowners who own and occupy sub-standard housing, to make repairs so that the home will meet at least minimum health and safety standards. The amount of assistance available depends on the cost of the repairs, household income and household size. The income limit for eligibility varies, depending on location and household size.

### **Disabled Residential Rehabilitation Assistance Program (Disabled RRAP)**

Provides a forgivable loan of up to \$16,000 to qualifying homeowners and renters to carry out work needed to modify homes occupied by someone with a disability. The amount of assistance available depends on the cost of the modifications, household income and household size. The income limit for eligibility varies, depending on location and household size.

## **Help for Major Repairs and Adaptations** *(continued)*

### **Home Adaptations For Seniors' Independence**

Provides financial assistance of up to \$3,500 to qualifying homeowners and renters to carry out home adaptations needed to extend the time that lower income seniors, who are at least 65 years old, can live in their homes independently. The income limit for eligibility varies, depending on location and household size.

## **Provincial Loan and Mortgage Programs**

### **Small Loans Assistance Program**

Provides homeowners with low interest loans of up to \$20,000 for home renovations, additions or repairs. The annual income limit for eligibility is \$35,000.



## How to Apply

To apply for assistance to repair your own home, contact your local Housing Services Office.

### Cape Breton Region

Sydney: 563-2120

Toll-free: 1-800-567-2135

### Central Region

New Glasgow: 755-5065

Toll-free: 1-800-933-2101

Truro: 893-5999

Toll-free: 1-866-525-5454

Amherst: 667-1161

### Metro Region

Halifax: 424-5110

Toll-free: 1-800-774-5130

### Western Region

Middleton: 825-3481

Toll-free: 1-800-564-3483

Bridgewater: 543-7336

Toll-free: 1-800-278-2144

For more information visit our web site: [www.gov.ns.ca/coms/](http://www.gov.ns.ca/coms/)



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