INVENTORY OF PROVINCIAL AND TERRITORIAL HOUSING PROGRAMS IN CANADA

Québec

Inventory of Provincial and Territorial Housing Programs in Canada

Société d'habitation du Québec

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It was produced by Yvon Chouinard and Robert Gagnon, of the Direction de la planification et de la recherche.

Note: The ideas expressed in this document do not necessarily reflect the position of the Société d'habitation du Québec; they are the sole responsibility of the authors.

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INTRODUCTION

This document presents an inventory of provincial and territorial housing programs effective in April 2006. It was produced on the basis of information coming from the websites of the provincial and territorial authorities responsible for housing in Canada. These authorities were then consulted and asked to help validate the inventory content.

The inventory is intended as a working tool for the Société d'habitation du Québec (SHQ), but will also certainly be of use to many other housing sector stakeholders.

In addition to the introduction, the document is divided into three sections:

- Brief highlights
- A summary table
- An inventory including descriptions of the programs offered by each province and territory.

Finally, an appendix lists the provincial and territorial housing authority websites consulted.

1. HIGHLIGHTS

HIGHLIGHTS

This section is based on the summary table presented in the next section (pp. 15-20). The term "provincial or territorial housing program" refers to a program administered by a provincial or territorial agency or government department, and includes Canada Mortgage and Housing Corporation (CMHC) programs such as the Residential Rehabilitation Assistance Program (RRAP) and the Home Adaptations for Seniors' Independence (HASI) program, provided they are managed by the province or territory. Programs are classified into the following categories:

- Social Housing Management
- Rent Supplement
- Emergency Financial Assistance
- Social or Affordable Housing Development
- Homelessness and Shelter Programs
- Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate
- Residential Adaptation
- Residential Renovation
- Homeownership

PROVINCIAL PROGRAMS

- **Social Housing Management**

This category includes all programs involving the management of public or private non-profit housing. Of note, in Ontario, the management of social housing is under municipal authority. Social housing management programs are usually funded at least partially by CMHC, and target rent-geared-to-income (RGI) levels range between 25% and 30%, depending on the province.

Saskatchewan has developed an assistance program for seniors living in social housing who require services to maintain their independence.

- **Rent Supplement**

Rent supplement programs are similar in all the provinces and territories and are generally funded jointly by CMHC. Ontario has transferred responsibility for its rent supplement program (funded jointly by CMHC) to municipal authorities under social housing agreements. British Columbia, for its part, has introduced a program that covers accommodation, meals, personal care and domestic services such as cleaning, laundry and so on, with an RGI level of no more than 70%.

- **Emergency Financial Assistance**

In Québec, in the period 2001 to 2005, rent supplement units were allocated as an emergency assistance measure to households that became homeless as a result of the province's very low vacancy rates. The Québec Government extended the subsidy for an additional year in February 2006.

In Ontario, the Provincial Rent Bank Program provides short-term funding for low-income tenants. They can apply for financial assistance to cover temporary rent arrears, thus avoiding eviction. Ontario’s 47 service managers decide whether the assistance should take the form of a loan or a grant, and in the case of a loan, they also decide the repayment terms and interest payable.

- **Social or Affordable Housing Development**

All the provinces offer this type of program under affordable housing agreements with the federal government. The programs themselves differ somewhat, however.

Québec has two general social and community housing programs. These programs include, amongst other aspects, specific components for seniors with slightly diminishing independence and people with special housing needs.

British Columbia offers a program that provides funds for the development of housing for the frail elderly, people at risk to become homeless, low-income families, and women and children living under the threat of violence.

Alberta, Québec and Ontario provide support for people living in remote regions. In Saskatchewan, financial assistance is given to help increase the stock of affordable off-reserve housing for low to moderate-income families. British Columbia has a program that provides for the production of 3,500 affordable housing units with support services, including 1,000 units also eligible for Rent Supplement assistance.

- **Homelessness and Shelter Programs**

Some provinces apply the Shelter Enhancement Program, while others have developed specific measures for the homeless within their more general programs. In Québec, for example, Component 3 of *AccèsLogis* is used in part to serve this client group.

Alberta and British Columbia have their own homelessness programs. Alberta, for example, in addition to the *National Homelessness Initiative*, grants annual funding to the cities of Edmonton, Calgary, Fort McMurray, Grande Prairie, Red Deer, Lethbridge and Medicine Hat through a partnership initiative involving the provincial government, the municipal authorities and private non-profit housing sector agencies.

British Columbia, with the participation of the federal government, launched an initiative as part of the *Premier's Task Force on Homelessness, Mental Illness and Addictions* aimed at providing shelter solutions and long-term support in the cities of Nanaimo, Surrey and Vancouver; new projects are also planned for 2006.

- **Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate**

Shelter allowance programs provide financial assistance for low-income households that are forced to devote too large a proportion of their budget to housing. Newfoundland and Labrador, Prince Edward Island and Alberta do not offer shelter allowance programs, while the programs offered by Nova Scotia and New Brunswick have been closed to new applicants since 1993 and 1995 respectively.

In Ontario, under an agreement with the City of Toronto, a five-year pilot project has been launched to provide 400 households with a rent reduction of up to $300 per month, funded equally by the province and the landlord.

Saskatchewan residents have had access to two shelter allowance programs since the spring of 2005. The first targets tenant families with children under 18 years of age, while the second is intended specifically for households where one of the members has a disability requiring alterations to the dwelling.

Although not usually regarded as housing programs, property tax rebate and deferment programs managed by the fiscal authorities can in fact be classified as shelter allowance programs in that they refund or defer part of the cost of housing and are aimed directly at residents. The same applies to Newfoundland and Labrador's heating cost rebate program. Prince Edward Island and Nova Scotia both have tax deferment programs that allow seniors to remain in their homes and use the deferred taxes for other purposes.

- **Residential Adaptation**

Nova Scotia, New Brunswick, Manitoba and Saskatchewan all have programs related to the Residential Rehabilitation Assistance Program (RRAP), while Québec and Newfoundland and Labrador have developed their own programs for which they share funding responsibility with the federal government. In Ontario, Alberta, British Columbia and Prince Edward Island, RRAP is administered directly by CMHC, although in the latter case costs are shared because PEI adds its own funds to the federal contribution.

Québec developed a residential adaptation program on its own initiative that is available regardless of the level of household income. Subsequently, Québec was able to obtain federal government participation in the program for those beneficiaries that meet federal government income criteria.

Nova Scotia has set up a low-interest loan program without federal support. It provides loans to owner-occupiers who wish to add rooms to their existing dwellings specifically for elderly, low-income parents.

- **Residential Renovation**

The situation regarding provincial use of RRAP for residential renovation programs is the same as that for residential adaptation programs. Nova Scotia, New Brunswick, Manitoba and Saskatchewan all offer RRAP programs, while Québec and Newfoundland and Labrador have developed their own programs, for which they share funding responsibility with the federal government. In Québec, certain programs address territorial problems relating, for example, to households living in rural areas (RénoVillage) or remote regions (Kativik).

A number of provincial renovation programs are not funded by the federal government. Nova Scotia, for example, has a subsidy program for homeowners aged 50 or over whose income falls below a predetermined ceiling, allowing them to repair defects that threaten their health or safety and thus remain in their homes. New Brunswick has a subsidy program that helps low to moderate-income families with home construction costs, while British Columbia offers a subsidy program that covers the equivalent of the provincial taxes paid on materials used to repair the structure of a building that has suffered coastal climate damage.

- **Homeownership**

All the provinces offer at least one homeownership program, except for Newfoundland and Labrador as well as Alberta. Nova Scotia, New Brunswick, Québec and British Columbia have each developed a program to encourage homeownership which is entirely financed by province. In the case of Nova Scotia and New Brunswick, the programs provide assistance with the purchase of a modest home, while in Québec the program provides subsidies for the purchase of existing residential buildings in the Kativik region. In British Columbia first-time homebuyers are exempt from property transfer tax.

TERRITORIAL PROGRAMS

- **Social Housing Management**

All three territories (Nunavut, Yukon and the Northwest Territories) offer social housing programs for residents who devote more than a certain percentage of their gross household income to live in adequate housing. The percentage, known as the *rent-geared-to-income* or RGI level, ranges from 25% to 30%.

- **Rent Supplement**

Nunavut and Yukon both offer rent supplement programs that help households in need to obtain adequate rental housing, suited to their needs, at an affordable price.

- **Residential Renovation**

All three territories offer RRAP-type residential repair programs aimed at seniors with core housing needs. The Northwest Territories has a repair program designed specifically for “Elders on the Land”, to help them preserve their traditional lifestyle.

Yukon has two programs aimed specifically at mobile homes and a third for homeowners wishing to convert from electric to non-electric heating.

- **Homeownership**

The three territories offer a broad range of homeownership programs.

Nunavut has a program to help government employees and certain categories of students in specialized programs to purchase condominium units. A second program for households earning less than $125,000 provides down payment assistance ($25,000 for a new home and $15,000 for an existing home).

Both Nunavut and the Northwest Territories have programs that allow the tenants of publicly-owned dwellings to purchase their homes if they are able to afford the operating costs. In the Northwest Territories, applicants with core housing needs also qualify for one of two other homeownership programs. The first provides subsidized loans covering the cost of purchasing a home; only part of the loan is reimbursable. The second provides reimbursable loans covering the down payment.

Yukon stands apart from the other territories in that its programs are aimed at two specific client groups, namely rural inhabitants and the inhabitants of mobile homes on rented lots. It has two programs for rural clients, one that provides assistance with new home construction costs, and a second that helps with the cost of completing existing homes. There are also two programs for mobile home residents. The first is designed specifically for very poor households wishing to exchange the equity in their mobile home for financing that would enable them to purchase the lot on which it stands. The second offers funding to purchase a site, relocate and repair mobile homes.

Yukon has two other programs that provide financing for people who do not qualify for bank loans or who wish to build their own modest homes.

- **Other Programs**

The shortage of rental homes is a serious obstacle to the recruitment and retention of specialized workers and professionals, especially in remote communities where no housing market exists. In response to this issue, housing agencies try to stimulate the market by constructing a certain number of housing units.

The Northwest Territories offers a program that provides a home construction package to residents who have their own funds or are able to obtain bank financing in order to pay for it. The construction materials are purchased from the Northwest Territories Housing Corporation (NWTHC) and buyers can thus benefit from the Corporation's expertise in the transport and shipping of the materials to the North.

The Northwest Territories also offers two loan guarantee programs aimed at encouraging promoters to build new homes for sale or multi-unit rental buildings, or to renovate existing properties. The first program is for developers and the second for private individuals who intend to purchase or repair a home on "lands set aside for Indian use", and people who are unable to obtain funding from other sources.

Yukon has two preferred mortgage interest rate programs. The first applies to the construction or adaptation of homes to bring them into line with Greenhome energy efficiency standards, while the second applies to the construction or adaptation of homes for people with special needs.

2. SUMMARY TABLE

Summary table: Provincial Housing Programs, 2005

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia

Social Housing Management

SOCIAL HOUSING WHERE RENT IS PROPORTIONAL TO INCOME AND RGI LEVEL										
Program	Rental Housing Program for low-income households	Seniors Housing Program [2]	Public Non Profit Housing for Families	Public Housing Program	Low-Rental Housing	Programs are administered by municipalities	Manitoba Housing Authority – Public Housing	Social Housing Rental Program	Community Housing Program	Public Housing
RGI level [1]	25 % - 30 %	30%		30%	25% [3]	30%	25 % - 27 % [4]	25 % - 29 %	30 %	30 %
Program		Family Housing Program	Public Non Profit Housing for Seniors	Non-Profit Housing Program			Sponsor Managed Public Housing	Affordable Housing Rentals	Seniors Self-Contained Housing	Non-Profit and Co-operative Housing
RGI level [1]		25 %		30%			27 %		30 %	30 %
Program		Garden Suites (seniors housing)					Private Non-Profit Program [5]		Private Non-Profit Housing Program	
RGI level [1]		30 %					30 %		30 %	
Program		Rural and Native Housing		Rural and Native/Basic Shelter Rental Program			Rural and Native Housing		Rural and Native Housing Program (Rental)	
RGI level [1]		25 %		30%			25%		30 %	
Program		Rural Community Housing					Urban Native Non-Profit Housing Program			
RGI level [1]		25 %					25%			
OTHER SOCIAL HOUSING MANAGEMENT PROGRAMS										
Program							Cooperative Housing Program	Saskatchewan Assisted Living Services (SALS)	Private Non-Profit Special Purpose Housing Program	
Program							Index-Linked Mortgage Co-operative Housing Program [6]		Seniors Lodge Program [7] Cottage Program [7,8]	

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
SUPPORT FOR SOCIAL HOUSING TENANTS										
Program				Community Involvement Program	Community and Social Initiatives in Low-Rental Housing	Projects in Difficulty Services (PIDS)				
Program				Home Orientation and Management Program						
Rent Supplement										
Program	Rent Supplement Program	Rent Supplement Program [9]	Rent Supplement Program	Rent Supplement Assistance Program	Rent Supplement Program	Strong Communities Rent Supplement Program (SCRSP)	Rent Supplement Program	Rent Supplement Program	Rent Supplement Program – Private Landlord	Independent Living BC (ILBC) [10]
RGI level [1]	25 %-30 %				25%[3]	30 %	25 %-27 %[4]	25 %-29 %	30 %	70 %
Program						Housing Allowance / Rent Supplement Program	Complementary Assistance Program (CAP) [11]			Supported Independent Living Program (SILP) [12]
Emergency Financial Assistance										
Program					Emergency Rent Supplement Program	Provincial Rent Bank Program				
Social or Affordable Housing Development										
General Program	Affordable Housing Program	Affordable Housing Program	Affordable Housing Program -New Rental Housing -Rental Housing Preservation	Affordable Rental Housing Program	AccèsLogis Québec (Components 1 and 2) Affordable Housing Québec -Social and Community Component - Private Component	Affordable Housing Program (Rental and Supportive Housing)	Affordable Housing -Rental Housing - New Homes	Encouraging Community Housing Options (ECHO)	Affordable Housing Partnership Initiatives	-Provincial Housing Program -Community Partnership Initiatives (CPI)

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
Special Needs and Remote Regions Program					AccèsLogis Québec (Component 3)			Centenary Affordable Housing Program (CAHP)		Independent Living B.C. (ILBC) (Affordable Housing Initiative)
					Affordable Housing Québec (Kativik Region Component)	Affordable Housing Program (Northern Program)			Affordable Housing Partnership Initiative (Sustainable Remote Housing)	

Homelessness or Shelter Programs

Program		RRAP[13] (Shelter Enhancement)	Shelter Enhancement Program	Home Improvement Program			Winnipeg Housing and Homelessness Initiative (WHHI)		Provincial Homelessness Initiative	Provincial Homelessness Initiative (Affordable Housing Initiative II)
							SEP[14] (New programs)	Shelter Enhancement Program - New Projects		Emergency Shelter Program
							SEP[14] (renovation)	Shelter Enhancement Program Renovation		Transition House Services

Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate

SHELTER ALLOWANCE										
Program			Rental Assistance Program[15]	Assistance for the Payment of rent or Board and Lodging Expenses[16]	Shelter Allowance Program	Strong Communities Housing Allowance Program—Toronto Pilot	Shelter Assistance for Elderly Renters (SAFER)	Saskatchewan Rental Housing Supplement[17]		Shelter Aid for Elderly Renters (SAFER)
Program						Housing Allowance / Rent Supplement Program	Shelter Assistance for Family Renters (SAFFR)			
PROPERTY TAX REBATE OR DEFERMENT OR HEATING COST REBATE										
Program		Real Property Tax	Seniors Property	Residential Tax	Property Tax	Property Tax Credit	School Tax		Education	Property Tax

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
		Deferral Program for Senior Citizens	Tax Rebate	Credit	Reimbursement		Assistance Program		Property Tax Assistance for Seniors Program	Deferment
Program	Home Heating Fuel Rebate			Residential Property Tax Allowance Program						Home Owner Grant Program

Residential Adaptation

Program	Provincial Home Repair Program – (adaptation)	RRAP[13] -For Disabled Persons -HASI[18]	RRAP[13] -For Persons With Disabilities -HASI[18]	Federal-Provincial Repair Program (adaptation)	Residential Adaptation Assistance Program		RRAP for Persons with Disabilities	RRAP[13] -For Disabled Persons -HASI[18]	Residential Access Modification Program	
Program			Access-A-Home Program		Home Adaptation for Seniors' Independence (HASI)		Home Adaptations for Seniors' Independence (HASI)	Home Modification for the Disabled Program (Home Mod)		
Program			Parent Apartment Program					Saskatchewan Home Adaptations for Independence Program		

Residential Renovation

Program	Provincial Home Repair Program	RRAP[13] Homeowner Rooming House Emergency Repair Conversion	RRAP[13] Homeowner Rental Rooming Emergency Repair Conversion	RRAP[13] Rental Rooming houses Rental conversion	-Renovation Québec -RénoVillage -Emergency Repair Program		RRAP[13] - Homeowners - Rental Rooming Houses -Conversions	RRAP [13] -Homeowner -Rental -Emergency Repair Program -Conversion		Homeowner's Reconstruction Loan Program (CMHC contribution ended in 2003)
		Seniors' Emergency Home Repair Program	Provincial Housing Emergency Repair Program	Home Completion Loan Program	Home Renovation Program for Owner-Occupiers in the Kativik Region		Emergency Repair Program (ERP)	Saskatchewan Emergency Repair Program (SERP)		
		Social Assistance Home Repair Program	Senior Citizens Assistance Program – SCAP		Assistance Program for the Owners of Residential Buildings Damaged by Pyrite		Homeowner Emergency Loan Program	Saskatchewan Rental Repair Program		

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
			Small Loans Assistance Program				Affordable Housing Initiatives (Repair and conversion of dwellings intended for homeowners) (complements the RRAP)			Provincial Sales Tax (PST) Relief Grant Program

Province	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia

Homeownership

Program		Canada-PEI Affordable Housing Agreement	Family Modest Housing Program	Home Ownership Program	Home Ownership Program for Residents of the Kativik Region	Affordable Housing Program (Homeownership Program)	Affordable Housing Initiatives	Neighbourhood Home Ownership Program (NHOP)		First Time Home Buyers' Program
		Social Housing Home Ownership	Affordable Housing Program -New Home - Ownership -Home Ownership Preservation					Remote Housing Program		

Other programs

Program					Assistance Program for Community Housing Organizations					

Summary table:Territorial Programs, 2005

Nunavut	Northwest Territories	Yukon
Housing Management		
Social Housing Program	Public Housing Program, RGI level 30%	Private Non-Profit Housing: (Whitehorse), RGI level 25%
Modernization and Improvement Program		Public Not-for-Profit Housing
Staff Housing Program		
Rent Supplement		
Shelter Assistance Program, RGI level 30%		Rent Supplement, RGI level 25%
Residential Renovation		
Home Repair Program	Senior Citizen Home Repair Program	Home Repair Program
Senior's Home Repair Program	Elders on the Land Initiative	Home Repair Enhancement Program
Emergency Repair Program	Seniors/Disabled Preventive Maintenance Initiative	Mobile Home Upgrade Program
		Mobile Home Emergency Repair Program
		Rental Suite Program
		Rental Unit Rehabilitation Program
		Residential Electricity Management Program
Homeownership		
GN Staff Condominium Program	Independent Housing Program	Home Ownership
Nunavut Down payment Assistance Program	Sale of Public Housing Initiative	Owner-Build
Tenant-to-owner Program	Expanded Down payment Assistance Program	Extended Mortgage Guarantee - Rural Yukon only
ACCESS/Geared-to-income Mortgages		Home Completion - Rural Yukon only
		Mobile Home Equity Exchange (financing to achieve homeownership on titled property)
		Home Purchase Assistance
		Mobile Home Relocation
		Self-Help Course
Other		
	Sale of Housing Material Packages	Joint Venture Program
	Corporate Loan Guarantee Program	Seniors' Home and Yard Maintenance Program (matches seniors with needs with community residents registered to provide services)
	Loan Guarantee Program	Green Mortgage Program
		Accommodating Home Mortgage Program

Notes

Programs listed in grey boxes do not receive federal government funding.

1: As a percentage of household income.
2: A similar program is also available without Canada Mortgage and Housing Corporation (CMHC) participation.
3: Plus a fixed amount for electricity.
4: Studio 25 %, apartment 27 %.
5: This program provides support for the operations of private non-profit agencies such as charities and religious groups.
6: A percentage of members qualify for the Rent Supplement Program or the Complementary Assistance Program.
7: Senior resident must be left with $265.00 (after tax) in disposable income after paying for accommodation.
8: Food and housekeeping services are not supplied to cottage units.
9: This is a limited program available in Charlottetown with CMHC participation, and available in Summerside without CMHC participation.
10: The rent supplement covers accommodation, meals, personal care and domestic services, such as housekeeping, laundry, etc.
11: Applications from new cooperatives are no longer being accepted.
12: Enables people with severe and persistent mental illness to live independently.
13: RRAP: Residential Rehabilitation Assistance Program.
14: SEP: Shelter Enhancement Program.
15: This program has been closed to new applications since 1995.
16: This program has been closed to new applications since 1993.
17: Two programs have been introduced since 2005 (see *Inventory* p. 58)
18: HASI: Home Adaptation for Seniors Independence.

3. PROGRAM DESCRIPTIONS

Province	Newfoundland and Labrador
Update	April, 2006

PROGRAM	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**	**CMHC PARTICI-PATION**
Social Housing Management		
Rental Housing Program for low-income households	Applicants may be able to access low-income rental housing if: • total household income falls within certain income levels set by Canada Mortgage and Housing Corporation (CMHC) and Newfoundland and Labrador Housing Corporation (NLHC); • present housing is adequate but household pays more than 30 per cent of income towards rent and heat; • present housing is unsuitable and household pays less than 30 per cent of income for rent; however, suitable housing in household area would cost 30 per cent or more of total household income. Rental housing is provided directly by NLHC, non-profit community organizations or municipalities. Rents paid by tenants in non-profit housing are based on their income. Tenants are required to pay 25 – 30 per cent of their total monthly household income towards rent.	Yes
Rent Supplement		
Rent Supplement Program	The Rent Supplement Program helps low-income households obtain suitable and affordable rental housing by paying a portion of the rent in private rental accommodations. Applicants may be able to use rent supplement if: • household now pays more than 30 per cent of its total income towards the cost of rent and heat; • total household income falls within certain income levels set by Canada Mortgage and Housing Corporation (CMHC) and Newfoundland and Labrador Housing Corporation (NLHC). NLHC and landlords have agreements that set aside one or several apartments in properties owned by the landlord for rent to low-income households. Although the lease spells out what the rent will be for each apartment (which cannot be more than market rent), the tenant is only required to pay 25 - 30 per cent of their total monthly household income towards rent. Federal and provincial subsidies make up the difference. The subsidy is paid directly to the landlord.	Yes
Social or Affordable Housing Development		
Affordable Housing Program	The program is designed to provide funding in the form of a one time capital grant for the construction or major repair of affordable housing units for low to moderate income households. Rents for affordable housing units are set at or below average market rents in a community or area. Applicants may be able to access affordable housing units if their total household income falls within certain income levels set by Newfoundland and Labrador Housing Corporation (NLHC).	Yes

Homelessness or Shelter Programs		
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Home Heating Fuel Rebate	Low-income individuals and families who use home heating fuel as the primary method to heat their homes are able to avail of a $250 fuel rebate. Only one person per household may apply for the rebate. In order to receive this rebate, the applicant or his/her spouse must have received any portion of the provincial HST Credit, the Newfoundland and Labrador Seniors' Benefit, the Newfoundland and Labrador Child Benefit, or basic Income Support since July 2004.	No
Residential Adaptation		
Provincial Home Repair Program - Adaptation	The program is designed to provide seniors and the physically challenged who require accessibility changes to their residences the ability to carry out these renovations, which will allow them to remain in their homes for a longer period. NLHC provides funding to eligible homeowners in the form of grants and repayable loans. Funding is limited to the costs associated with essential renovations. Grant funding is available up to a maximum of $5,000 [$6,500 in Labrador]. Essential renovations exceeding these levels may be addressed under a repayable loan of up to $10,000 [$13,000 in Labrador].	Yes
Residential Renovation		
Provincial Home Repair Program	The program is designed to provide funding to: • assist low-income homeowners who require essential repairs to their homes; • bring dwellings up to minimum fire and life safety standards, with improvements in basic heating, electrical and plumbing services and structural soundness; NLHC provides funding to eligible homeowners in the form of grants and repayable loans. Funding is limited to the costs associated with essential repairs. Grant funding is available up to a maximum of $5,000 [$6,500 in Labrador]. Essential repairs exceeding these levels may be addressed under a repayable loan of up to $10,000 [$13,000 in Labrador].	Yes
Homeownership		
Sources		
<http://www.nlhc.nf.ca/programs/proindex.htm> <http://www.fin.gov.nl.ca/fin/homeheating/>		

Province	Prince Edward Island
Update	April, 2006

PROGRAM	DESCRIPTION (GOALS,TARGET HOUSEHOLDS, SUBSIDY)	CMHC PARTICI-PATION
Social Housing Management		
Senior Housing Program	The program provides self-contained apartment units to low and moderate income persons over 60 years of age. Rent is geared to total household income and is currently set at 30%. Seniors housing units are available in 38 communities across the province.	Yes
Seniors Housing Program	The program provides self-contained apartment units to low and moderate income persons over 60 years of age. Rent is geared to total household income and is currently set at 30%. Seniors housing units are available in 38 communities across the province.	No
Family Housing Program	The program provides rental housing to low and moderate income families. Rent is geared to total family income and is currently set at 25%. Family housing units are available in 9 municipalities across the province.	Yes
Family Housing Program	The program provides rental housing to low and moderate income families. Rent is geared to total family income and is currently set at 25%. Family housing units are available in 9 municipalities across the province.	No
Garden Suites	These are a form of senior housing. They are one bedroom units located on a host property, usually of a relative. When no longer required, garden suites are moved to the next area of need. Rents are based on 30% of income.	Yes
Rural and Native Housing	Program provides rent-geared-to-income housing for low to moderate income families. Rents are based on 25 % of income.	Yes
Rural Community Housing	Program provides rent-geared-to-income housing for low to moderate income families in smaller centers. Rents are based on 25 % of income.	Yes
Rent Supplement		
Rent Supplement Program	Rent supplements are provided to low income families. This is a limited program available in Charlottetown.	Yes
Rent Supplement Program	Rent supplements are provided to low income families. This is a limited program available in Summerside.	No

Social or Affordable Housing Development		
Affordable Housing Program	Under the Canada-PEI Affordable Housing Agreement, new rental units have been built in rural and urban areas of PEI to provide housing options for Islanders with low to moderate incomes. Income levels exist for this program and priority populations are families and persons with disabilities/special needs.	Yes
Homelessness or Shelter Programs		
RRAP Suite of Programs	This is part of a Federal/Provincial cost shared (75/25) program directly administered by Canada Mortgage and Housing Corporation. Shelter Enhancement (SE) - provides assistance to repair existing and create new shelters and second stage housing for women, children and youth who are victims of family violence both on and off Indian Reserves.	Yes
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Real Property Tax Deferral Program for Seniors	This program allows eligible seniors to defer the real property tax payable on their principal residence, for the duration of their lifetime. To be eligible, seniors must be aged 65 or over and be permanent residents of Prince Edward Island. The total annual household income must not exceed $21,000. The Taxation and Property Records Division keeps a file on the real property tax payable each year. When the home is sold, all property tax accrued up to the date of the sale must be repaid. If the home is not sold but continues to be occupied, the property tax is paid by the estate. If the value of the estate is insufficient to cover the tax payable, the Government renounces the balance owed. Interest is not charged on the tax accrued on an eligible home.	
Residential Adaptation		
RRAP Suite of Programs	This is part of a Federal/Provincial cost shared (75/25) program directly administered by Canada Mortgage and Housing Corporation. RRAP For Disabled Persons - Provides assistance to households occupied by persons with disabilities who require special modifications to improve accessibility to their residence Home Adaptation For Seniors Independence (HASI) - Assists low-income Canadians, aged 65 or older, whose difficulties in daily living can be addressed through adaptations to their homes	Yes Yes
Residential Renovation		
Seniors' Emergency Home Repair Program	This program was designed to help keep low income seniors safe and secure in their own homes. The repairs had to be essential to the structure of the building and the health and safety of the resident. The program would contribute 50% of the cost of the repair up to a maximum of $1,500. Funding has been suspended for one year as outlined in the Prince Edward Island 2005 Budget on April 7, 2005.	No
Social Assistance Home Repair Program	This budget benefit is used to repair homes owned by social assistance clients when such repairs are necessary to the health and safety of the family, and other commercial or government financing is unavailable or insufficient.	No

RRAP Suite of Programs	This is a Federal/Provincial cost shared (75/25) program directly administered by Canada Mortgage and Housing Corporation. Homeowner RRAP - Provides assistance to low income homeowners to bring their property up to minimum health and safety standards Rooming House RRAP - there were no applications to this program which provides support for rehabilitation to shelters for low income Islanders in core need of housing Emergency Repair Program (ERP) - Provides assistance to homeowners in rural and remote areas to undertake emergency repairs required for the continued safe occupancy of their residence. RRAP Conversion - provides assistance to convert existing commercial or buildings not used for housing, into housing units.	Yes
Homeownership		
Canada-PEI Affordable Housing Agreement	The home ownership component of the Canada-PEI Affordable Housing Agreement is being delivered in rural and urban PEI through Habitat for Humanity. There are income levels in this program and mortgages are set at clients' ability to support (30% of income or lower). All homes are three bedroom and targeted to low income families.	Yes
Social Housing Home Ownership	This is an old program where a number of units were purchased across the Island and were made available for low to moderate income families on a rental or lease to own basis. Over the years many units were sold to occupants. A few units remain.	Yes
Sources		
<http://www.gov.pe.ca/infopei/index.php3?number=42471> <http://www.gov.pe.ca/infoipe/onelisting.php3?number=20181>		

Province	Nova Scotia
Update	March 2006

PROGRAM	**DESCRIPTION (GOALS,TARGET HOUSEHOLDS, SUBSIDY)**	**CMHC PARTICI-PATION**
Social Housing Management		
Public Non Profit Housing for Families	This program is designed to provide adequate, affordable rental housing to families in need. Residents are charged rent based upon income. This program is managed by the Housing Authorities. The operating losses are cost shared by the Province of Nova Scotia, Canada Mortgage and Housing Corporation and the relevant municipality. The rent paid is for a fully serviced unit. Units are self-contained. Some units are designed for the physically challenged. In order to qualify applicants must meet the criteria relating to income, residency, and core need.	Yes
Public Non Profit Housing for Seniors	This program is designed to provide adequate, affordable rental housing to seniors in need. Residents are charged rent based upon income. This program is managed by the Housing Authorities. The operating losses are cost shared by the Province of Nova Scotia, Canada Mortgage and Housing Corporation and the relevant municipality. The rent paid is for a fully serviced unit. Units are self contained. Some units are designed for the physically challenged. In order to qualify applicants must meet the criteria relating to income, residency, and core need.	Yes
Rent Supplement		
Rent Supplement Program	This program is designed to assist those needing adequate, affordable rental housing. A rental subsidy is paid to private landlords, allowing individuals to pay rent based upon income. Applicants are selected by Housing Authorities*, based on a point scoring system. Income, family size, special needs, and present accommodations are all taken into consideration. Rent supplement units can be located in both privately owned buildings, and continuing housing co-operatives. The difference between rent paid and the market rent, is paid to landlord by the federal and provincial governments.	Yes

Social or Affordable Housing Development		
New Rental Housing	This program is a component of the Canada-Nova Scotia affordable housing agreement and is for developers who are interested in building new affordable rental units in areas where the population is growing or there is a shortage of housing. It provides up to $25,000 per unit in up-front capital funding and up to $25,000 per unit in rent supplement funding over 10 years. Project developers must be from the non-profit or private sectors and must sign an agreement with the Province stating that the housing will be offered to low-income households and remain affordable for at least 10 years.	Yes
Rental Housing Preservation	This program is a component of the Canada-Nova Scotia affordable housing agreement and is intended to create more affordable rental units in areas with a demonstrated need by converting buildings not currently being used for residential purposes. It provides up to $25,000 per unit in up-front capital funding and up to $25,000 per unit in rent supplement funding over 10 years	Yes
Homelessness or Shelter Programs		
Shelter Enhancement Program	The objective of the program is to assist in the acquisition, construction, repairing, rehabilitating and improving of shelters and second stage housing for women and children as well as youth who are victims of family violence. Eligible clients are non-profit corporations or charities who have the operation of housing for women and children or youth who are victims of family violence as a principal objective. As funding is limited to capital assistance, sponsor groups must obtain the assurance of operating assistance for emergency shelters. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs. The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program. For newly developed projects, a contribution up to 100 per cent of a project's capital cost may be available. The maximum total loan per unit is $24,000.	Yes
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Rental Assistance Program	The program has been closed to new applications since 1995.	No
Seniors Property Tax Rebate	This program, administered by the department of Service Nova Scotia and Municipal Relations, is designed to help eligible seniors remain in their homes by providing them with an annual rebate on their municipal property taxes. The program provides eligible homeowners with a 50% rebate on the municipal property taxes paid the previous year, up to a maximum of $400.00 per year. The rebate is always based on the property taxes paid in the previous year. To receive the rebate, applicant must receive either the Guaranteed Income Supplement (GIS) or The Allowance.	No

Residential Adaptation		
Residential Rehabilitation Assistance Program (RRAP for Persons with Disabilities)	The RRAP for Persons with Disabilities offers financial assistance to homeowners and landlords to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities. Homeowners may apply if the value of their house is below a specific figure; and if their household income is below established income ceilings, based on household size and area. Landlords may apply for modifications to units occupied by tenants with incomes below the income thresholds or for assistance if they own a rooming house with rents below established levels. Modifications must be related to housing and be reasonably related to the disabled occupant's disability. Maximum Loan Forgiveness: ▪ Homeowner or Rooming House -$16,000 ▪ Self contained rental until - $24,000 Landlords must enter into an agreement stating that the units will continue to be affordable to tenants with incomes below established income ceilings.	Yes
Access-A-Home Program	The program provides assistance to homeowner households who must adapt their homes for wheelchair use. Applicant or member of the family must be a wheelchair user by reasons of a long term disability. Gross family income cannot exceed $30,000 a year. The amount of assistance depends upon income. The maximum grant available is $3,000. The grant does not have to be repaid.	No
Home Adaptations for Seniors' Independence - HASI	The Home Adaptations for Seniors' Independence (HASI) program helps homeowners and landlords pay for home adaptations to extend the time that low-income seniors can live in their own homes independently. HASI provides one-time, non-repayable contributions of up to $3,500. Homeowners and landlords may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meet the following conditions: • has difficulty with daily living activities due to diminishing abilities brought on by aging; • has a total household income below the income limit specified for the area; If the adaptation work is being done on a rental unit, the landlord must agree that rents will not increase as a result of the adaptations. The loan forgiveness period is 6 months and may be reduced in extenuating circumstances. Repayable loans are not available. The adaptations should be minor items that meet the needs of seniors with an age-related disability.	Yes

Parent Apartment Program	The program creates affordable housing accommodation for senior family members by providing low interest loans for additions or renovations to a single family dwelling. Applicant must own and occupy the home to renovate and have a good credit rating. Senior must be 50 years of age or older with a combined income of $20,000 or less. The additions or space to be altered shall include a minimum 120 sq. foot bedroom and closet space and may include bathing and food preparation areas. If bathing facilities are not to be included, existing facilities must be easily accessible from the parents' bedroom. Maximum loan available is $25,000 and maximum repayment term is 10 years with the interest rate to be established at the time of approval.	No
Residential Renovation		
Homeowner RRAP	The Homeowner RRAP offers financial assistance to households in Core Housing Need who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety. Homeowners may apply if the value of their house is below a specific figure; and if their household income is below established ceilings, based on household size and area (Household Income Limits - HILS). Eligibility is limited to properties lacking basic facilities or in need of major repair. Assistance may also be available to alleviate overcrowding. The forgivable assistance is available only for mandatory repairs relating to health and safety, and to extending the useful life of the property. The maximum Level of Assistance is $16,000	Yes
Rental Residential Rehabilitation Assistance Program (Rental RRAP)	The Rental RRAP offers assistance to landlords of affordable housing to pay for mandatory repairs to self-contained units occupied by low-income tenants. Owners of affordable self-contained housing units may apply if the household incomes of their tenants are below established ceilings, based on household size and area - HILS (Household Income Limits). Eligibility is limited to projects having rents at or below the median market rent for the local area. In addition, the property must lack basic facilities or require major repair The assistance is in the form of a fully forgivable loan. Only the costs of mandatory repairs related to units occupied by tenants with incomes below the HILS are eligible for assistance. Landlords must enter into an agreement that places a ceiling on the rents that may be charged after the repairs are completed, and limits rent increases during the term of the agreement. The landlord must also agree to limit new occupancy to tenants with incomes below the HILS. The maximum amount per unit is $24,000.	Yes

Rooming House Residential Rehabilitation Assistance Program (Rooming House RRAP)	The Rooming House RRAP offers repair assistance to owners of rooming houses with rents affordable to low-income individuals. This program is available in both urban and rural areas. Owners of rooming houses intended as permanent accommodation for the occupants may apply if rental rates for the bed units are at or below established levels for the market area. In addition, the property must lack basic facilities or require major repair. The assistance is in the form of a fully forgivable loan. Owners of rooming houses must enter into a rental agreement which places a ceiling on the rents that can be charged after the repairs are completed, and limits rent increases during the term of the agreement. The amount of assistance available is based on the mandatory repair costs. The maximum amount per bed unit is $16,000. The owner must cover the cost of mandatory repairs in excess of the maximum forgivable loan available.	Yes
Residential Rehabilitation Assistance Program - Conversion (Conversion RRAP)	The Conversion RRAP Program provides assistance to convert non-residential properties into affordable self-contained rental housing units and/or bed units to be occupied by low income households. Eligible clients are private entrepreneurs, non-profit corporations, co-operatives, and Municipalities owning and converting non-residential properties to create affordable permanent accommodations. A landlord-tenant relationship must exist. Landlords renting to relatives are ineligible for assistance. Newly created self contained units must have rents at or below market rents established for the area; newly created bed-units must have post RRAP rents equivalent to 60% of the market rents for a self- contained one bedroom established for the area. Assistance is in the form of a fully forgivable loan. The maximum assistance per unit converted is $24,000 for self-contained units and $16,000 for bed-units. Landlords must enter into an operating agreement which places a ceiling on the rents for the units covered by forgivable loans, and limits rent increases during the term of the agreement; the landlord must also agree to limit new occupancy to low-income tenants.	Yes
Provincial Housing Emergency Repair Program	The *Provincial Housing Emergency Repair Program* provides assistance to low income homeowner households who cannot afford to carry out emergency repairs on their homes. Household income must be below established ceilings, based on household size and area (Household Income Limits - HILS). Repairs shall be related to the housing unit and shall be permanently installed. Primary consideration shall be given to repairs related to health and safety standards, i.e. wiring, roofs, septic tanks, wells. A grant up to $5,000 is provided for labour and materials and taxes. The grant does not have to be repaid.	No

Emergency Repair Program - ERP	The Emergency Repair Program (ERP) assists eligible homeowners or occupiers in rural areas to undertake emergency repairs required for the continued safe occupancy of their houses. A significant portion of this program is directed to the Aboriginal people of Canada. Total household income must be below the established income ceiling; these vary by household size and by area. There is no requirement that these repairs bring houses up to minimum property standards. The financial assistance is in the form of a contribution, which does not have to be repaid. The total contribution depends on the cost of the repairs.	Yes
Senior Citizens Assistance Program - SCAP	The *Senior Citizens Assistance Program* provides assistance to senior homeowners who wish to remain in their own homes but who cannot afford to carry out necessary repairs. Household income must be below established ceilings, based on household size and area (Household Income Limits - HILS). Applicant may carry out repairs that threaten health or safety. A maximum grant of $5,000 is available and does not have to be repaid.	No
Small Loans Assistance Program	The program improves housing conditions of homeowners by providing low interest loans to qualified applicants who wish to renovate their home. To qualify, applicants gross family income shall be $35,000 or less per year. The maximum loan available is $20,000 and repayment term determined by the amount of the loan and the ability to repay. The total outstanding charges on the property, including the SLAP mortgage cannot exceed 75% of the estimated improved market value of the property.	No
Homeownership		
Family Modest Housing Program	The program is designed to provide funds for lower and middle income families to build or buy modest housing. Household income cannot exceed $50,000 per year and household cannot own adequate housing, with the exception of mobile homes. A Mortgage of up to $70,000 is available and interest rates are set when the loan is approved, and will be fixed for a 5 year term.	No

New Home Ownership	This program is a component of the Canada-Nova Scotia affordable housing agreement. It is for developers from the non-profit or private sectors who are interested in building modest new homes in areas of revitalization to help moderate-income households move from rental housing to home ownership. It provides an average of $40,000 in assistance for each household. Projects must be located in urban areas of revitalization and homes must be offered to moderate-income households and remain affordable for at least 10 years Households must have average annual income of $30,000 to $54,000 to qualify for assistance under this program. Applicants must meet normal private-sector lending criteria for first-time homebuyers and be prepared to sign a ten-year forgivable loan agreement with the Province. In addition to the assistance received through this program, applicants must be able to provide a 5% down payment and cover closing costs equal to at least 1.5% of the purchase price of the home. Applicants are required to finance the balance of the purchase price with the private sector.	Yes
Home Ownership Preservation	This program is a component of the Canada-Nova Scotia affordable housing agreement and is for homeowners who need major repairs or renovations to their homes in order to meet minimum health and safety standards. It provides up to $50,000 in assistance for each household. The home must contain at least one major defect involving the structure, framework, plumbing, electrical system, heating system or fire safety system. If an application is approved, homeowners must sign an agreement with the Province to remain in the home for at least 10 years	Yes
Sources		
<www.gov.ns.ca/coms/housing/>		

Province	New Brunswick
Update	April 2006

PROGRAM	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**	**CMHC** PARTICI-PATION
Social Housing Management		
Public Housing Program	The program provides subsidized housing for low-income households whose incomes are below a set ceiling that varies according to household size and region of residence. Tenants are selected according to need (30% of the household's adjusted income)	Yes
Non-Profit Housing Program	Non-profit agencies including housing cooperatives provide assistance to households that need affordable, adequate and suitable housing.	Yes
Rural and Native / Basic Shelter Rental Program	The program helps eligible Native and non-Native households living off-reserve to obtain affordable, adequate and suitable housing in rural communities	Yes
Community Involvement Program (CIP)	The Community Involvement Program is intended to enrich the lives of public housing residents. It is based on a community development approach where individuals organize themselves collectively into a tenant association to identify community needs, set priorities for action and utilize their own resources to implement programs that will benefit their housing community. Activities include community gardening partnerships with outside resources, and active community centres	No
Home Orientation and Management Program	The Home Orientation and Management Program is designed to motivate individuals to develop skills and independence. Through the program, public housing tenants are able to attend workshops on subjects such as budgeting, home management, CPR, teaching kitchens, self-esteem issues and sewing/crafts	No
Rent Supplement		
Rent Supplement Assistance Program	The program helps households in need to obtain affordable, adequate and suitable housing by granting subsidies for qualifying homes	Yes
Social or Affordable Housing Development		
Affordable Housing Program	The program provides financial assistance for private contractors, private non-profit agencies (including off-reserve Native populations) and cooperatives, to help with the construction, acquisition, restoration, conversion and operation of rental housing projects.	Yes

Homelessness or Shelter Programs		
Shelter Enhancement Program	The program provides financial assistance to repair, rehabilitate and increase the number of emergency shelters and second-stage housing units available to victims of family violence. It is available to non-profit agencies and charities working with abused women and their children. Assistance is paid in the form of a forgivable loan, the amount of which is based on the cost of eligible work. The maximum forgivable loan per housing unit is $24,000. Eligible sponsor groups may receive funding for up to 100% of the project's capital costs. Emergency shelters or second-stage housing projects in need of renovation must be substandard or require major repairs, or must be lacking in basic hygiene and safety facilities.	Yes
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Assistance for the Payment of Rent or Board and Lodging Expenses	The program has been closed to new applications since 1993	No
Residential Property Tax Allowance Program	Homeowners may qualify for a tax credit equal to all or part of the provincial tax payable on the portion of a residence occupied by its owner, on a site of up to 0.5 hectares. For properties located in municipalities (cities, towns and villages), the tax credit is equal to the provincial tax rate ($1.50 per $100 of taxable value). For properties located in local service districts, homeowners may qualify for reimbursement of part of the provincial tax payable, or $0.85 per $100 of taxable value.	No
Residential Adaptation		
Federal/Provincial Repair Program (Adaptation)	The program provides financial assistance for: • Alterations to low-income homeowner and rental units to improve access for disabled occupants; • Adaptations for low-income seniors who find it difficult to perform everyday activities in their homes; • Limited alterations aimed at allowing eligible households to accommodate ageing parents.	Yes
Residential Renovation		
Rental RRAP	The program provides financial assistance for owners and landlords to cover mandatory repairs to substandard self-contained units that are rented to low-income households.	Yes
Rooming House RRAP	The program provides financial assistance for owners and landlords to cover mandatory repairs to substandard rooming houses with bed units rented to low-income occupants.	Yes
Rental Conversion Program - RRAP	The program provides financial assistance for owners and landlords wishing to convert non-residential buildings into affordable self-contained rental units and/or bed units to be occupied by households whose income is equal to or below the established ceiling.	Yes

Federal/Provincial Repair Program (Renovation)	The program provides financial assistance to low-income owner-occupiers of substandard housing, allowing them to repair, rehabilitate or improve their dwellings to comply with minimum health and safety standards	Yes
Home Completion Loan Program	The program provides financial assistance for low to moderate-income families, to help them complete their partially constructed homes.	No
Homeownership		
Home Ownership Program	The program provides financial assistance for low to moderate-income households, to help them purchase or build a modest first home.	No
Sources		
<http://www.gnb.ca/0017/housing/> <http://www.snb.ca/f/1000/1017_8f.asp>		

Province	Québec
Update	April 2006

PROGRAM	DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)	CMHC PARTICI-PATION
Social Housing Management		
Low Rental Housing	This program offers subsidized housing for low-income households, selected according to income level and the condition of their current dwelling. The rent payable is equal to 25% of the total household income. It includes heating costs.	Yes
Community and Social Initiatives in Low Rental Housing	The program is designed: • To empower low rental housing residents to take charge of their living environment; • To encourage all residents to play an active role in their living environment; • To create family, community and social environments adjusted to the needs of the people living there. Projects should be based on joint action, be action-oriented and produce real results. They are divided into four categories, as follows: • Category 1: $0 to $4,999; • Category 2: $5,000 to $9,999; • Category 3: $10,000 to $14,999; • Category 4: $15,000 to $20,000 maximum All projects submitted to the program are compared and graded. The analysts then recommend an amount of support.	Yes
Rent Supplement		
Rent Supplement Program	This program helps people on low incomes, people with disabilities and people living in difficult circumstances, such as abused women, to rent private-sector dwellings or rental units belonging to housing cooperatives or non-profit agencies. The program conditions are similar to those governing low-rental housing.	Yes

Social or Affordable Housing Development		
AccèsLogis Québec	AccèsLogis Québec is a financial assistance program that promotes the coordination of public, private and community resources. Its goal is to foster the construction of social and community housing for low to moderate-income households or clients in difficulty with special housing needs	Yes for part of Component 3
Affordable Housing Québec Social and Community Component	This program offers financial assistance for the creation of community and social housing units for low to moderate-income families. Rents are situated between $350 and $500 per month for a two-bedroom, heated dwelling. The average rent is between $400 and $425. Rent increases cannot exceed a ceiling established by the Société d'habitation du Québec (SHQ). This latter provision applies for a 15-year period.	Yes
Affordable Housing Québec Private Component	This program offers financial assistance to private sector housing promoters for the creation of affordable rental dwellings intended for moderate-income households. Landlords must undertake to comply with certain conditions throughout the ten-year period following the end of work: • The rent they charge must not exceed the maximum rent recognized by the Société d'habitation du Québec; • They must continue to rent out the residential units throughout the period; • They must not take possession of a residential unit for themselves or their families; • They must not alter the units (number or type); • They must not sell the units without permission.	Yes
Affordable Housing Québec Kativik Region Component	The program provides assistance for the production of new residential units in the 14 Kativik Region communities.	Yes
Homelessness and Shelter Programs		
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Shelter Allowance	Financial assistance for low-income households that are forced to spend too much of their budget on rent. The program is intended for: • Individuals aged 55 or over; • Couples in which one partner is aged 55 or over; • Families with at least one dependent child: workers, students, income security recipients and other low-income families. Assistance takes the form of an allowance based on the number of people in the household, the type of household, the household's total income and the monthly rent. It can be as much as $80 per month. The Shelter Allowance is calculated annually and paid monthly.	No

Property Tax Reimbursement Program	This program is intended to compensate people whose property taxes are too high for their income. **Property taxes include school taxes and municipal housing taxes.**	No
Residential Adaptation		
Residential Adaptation Assistance Program	This program provides financial assistance for people with disabilities to cover some of the cost of adapting and making their home accessible. Subsidies range from $4,000 to $16,000, depending on the type of occupation: • Owner-occupier: Up to $16,000 • Tenant household occupying a dwelling: Up to $8,000 • Tenant household occupying a room: Up to $4,000.	Yes
Home Adaptation for Seniors' Independence (HASI)	This program provides financial assistance for low-income seniors aged 65 or over who find it difficult to perform simple everyday tasks in their homes, in order to pay for minor alterations. It is open to rented and owner-occupied homes. The amount of assistance available depends on the cost of the materials and labour for the work in question. Subsidies are paid only after the work has been completed: • If the contractor holds an appropriate licence from the Régie du bâtiment, the subsidy can be up to $3,500; • If the contractor does not hold an appropriate licence, the program covers only the cost of materials and equipment, up to a maximum of $1,750.	Yes
Residential Renovation		
Renovation Québec	Renovation Québec is a framework program to support municipalities wishing to home and building improvement programs in run-down residential sectors. It is divided into six components. 1. Residential renovations for low-income households 2. Housing interventions 3. Sector development 4. Interventions in municipal properties 5. Conservation of the built heritage 6. Houses with cracked foundations Municipalities may participate in some or all of the components. The program is open to urban centres of all sizes.	Yes
RénoVillage	This program helps low to moderate-income homeowners living in rural areas to carry out renovation work required to correct major defects in their homes. Subsidies cover up to 90% of the eligible work, but cannot exceed $6,500.	Yes
Home Renovation Program for Owner-Occupiers in the Kativik Region	This program provides financial assistance for homeowners to help them correct major defects in their homes, in order to protect the health and safety of the occupants. It covers up to 50% of the cost of recognized renovation work. The maximum subsidy is $50,000.	Yes

Emergency Repair Program (ERP)	This program provides financial assistance for very low-income owner-occupiers who live in rural areas, to help them carry out urgent remedial work on defects likely to affect the health and safety of the home's occupants. Maximum subsidies range from $3,250 to $5,000, depending on the geographical location of the municipality in which the home is situated. They can be as much as $4,000 to $5,000 in Northern Québec regions.	Yes
Assistance Program for the Owners of Residential Buildings Damaged by Pyrite	This program was introduced to help building owners pay for the cost of correcting damage caused by pyrite oxidization. **It is aimed at the owners of residential buildings in which one of the dwellings serves or has previously served as a principal residence.** The Québec Government pays at least 62.5% of the total financial assistance granted, and the Canadian government contributes a further 25%. Participating municipalities are invited to contribute 12.5%.	Yes
Homeownership		
Home Ownership Program for Residents of the Kativik Region	This program provides financial assistance for purchases of existing residential buildings in the 14 Kativik region communities. Managed by the Kativik Municipal Housing Bureau, it is intended for Kativik region residents, cooperatives and non-profit agencies whose principal place of business is located in the Kativik region. The subsidy is equal to 76.5% of the recognized production cost, which depends on the type of residential unit. Additional amounts are available for buildings situated in more remote villages. The program also provides financial assistance to help with the cost of municipal services payable by the building owner.	Yes
Other programs		
Assistance Program for Community Housing Organizations	This program is designed to stimulate the development and joint implementation of community housing initiatives by providing financial assistance to community housing organizations that share the goals of the government's housing mission. It is divided into two components: -Operating subsidy: Provides community organizations with basic financial support to help them maintain their services to the groups they serve or represent. -Special project subsidy: Encourages the development of new community housing practices, the production of studies and analyses, and joint activities. Projects must be community initiatives.	No
Source		
<www.habitation.gouv.qc.ca/programmes>		

Province	Ontario
Updated on	April, 2006

PROGRAM	DESCRIPTION (OBJECTIVES, TARGET HOUSEHOLDS, ASSISTANCE OFFERED)	AGREE-MENT WITH CMHC
Social Housing Management		
Projects in Difficulty Services (PIDS)	The Ministry of Municipal Affairs and Housing's Risk Management Center (RMC) provides day-to-day management and financial support of PID groups (social housing projects) until they have been stabilized and a work plan has been approved and put in place to correct project deficiencies.	Yes
Rent Supplement		
Strong Communities Rent Supplement Program (SCRSP)	Under a Provincial/Municipal Memorandum of Understanding, SCRSP funding based on fixed quarterly payment is provided to municipalities for rent supplement assistance. The municipality enters into an agreement with a private landlord for a number of units. The tenant pays on the basis of 30% of income and the municipality pays the difference between that and market rent. SCRSP provides municipalities with the flexibility they need to develop solutions that respond best to the needs of their communities, such as improving the rental affordability of buildings built under the Affordable Housing Program (AHP), the "Lets Build" at the City of Toronto, and, Supports to Community Partnerships Initiative (SCPI).	No
Housing Allowance / Rent Supplement Program	The program is an exceptional interim measure intended to create rental affordable housing for low-income households on or eligible to be on social housing waiting lists in rental markets with high vacancy rates, through housing allowances or rent supplements on existing vacant units. The program is unit oriented and only rental units that are vacant at the time of their approval for this program are eligible. Funding will be used to bridge all or a portion of the gap between gross and net monthly rents. CMHC funding may not be committed for nor expended for a unit and any substitute(s) for it for more than five years, commencing from the commitment date.	Yes

Social or Affordable Housing Development		
Affordable Housing Program (Rental and Supportive Housing)	A key component of Ontario's Affordable Housing Strategy (AHS) is the Affordable Housing Program (AHP) – a result of the Canada-Ontario Affordable Housing Agreement, signed on May 30, 2002 and a new Agreement signed on April 29, 2005. The AHP will help stimulate the construction of affordable housing in Ontario through the collaborative efforts of all three levels of government. Over the life of the Agreement, federal funding will be matched by contributions from the province, municipalities, and non-profit and charitable organizations. Most units will be funded through the Community Rental Housing (CRH). CRH will reduce the capital costs for newly constructed rental buildings, making it economically feasible for landlords to charge affordable rents. Rental units receiving CRH funding will have maximum rents set at or below the average market rent as determined by an annual CMHC survey.	Yes
Affordable Housing Program (Northern Program)	The Affordable Housing Program has a distinct program component available for affordable housing projects that are in areas north of the French River. Funding is available across this northern geographic area, except on Indian Reserves. Funding will be used to rehabilitate, renovate or replace substandard ownership housing, or add-a-room to overcrowded housing and to create new rental, convert institutional to rental or rehabilitate rental units, if the need is justified.	Yes
Homelessness Programs		
Housing Allowance (not linked to Social Assistance), Property Tax Rebate or Deferral or Heating Costs Rebate		
Property Tax Credit	The refundable property tax credit provides property tax assistance for people with low to moderate incomes. The province funds Ontario tax credits. Canada Revenue Agency (CRA) administers the program on behalf of Ontario through the federal income tax system.	No
Strong Communities Housing Allowance Program—Toronto Pilot	The City of Toronto entered into a housing allowance agreement with the province of Ontario in March of 2005. The five-year agreement provides $3.6 million in provincial funding to Toronto. The pilot housing allowance program targets approximately 400 low-income households by reducing their rent by up to $300 per month -- 50% from provincial funding and 50% through a rent reduction from landlords.	No

Housing Allowance / Rent Supplement Program	The program is an exceptional interim measure intended to create rental affordable housing for low-income households on or eligible to be on social housing waiting lists in rental markets with high vacancy rates, through housing allowances or rent supplements on existing vacant units. The program is unit oriented and only rental units that are vacant at the time of their approval for this program are eligible. Funding will be used to bridge all or a portion of the gap between gross and net monthly rents. CMHC funding may not be committed for nor expended for a unit and any substitute(s) for it for more than five years, commencing from the commitment date.	Yes
Residential adaptation		
Residential renovation		
Homeownership		
Affordable Housing Program (Homeownership Program)	The Affordable Housing Program has a small component of funding to help tenants purchase a new home. The homeownership program provides down payment assistance to low-moderate income households for the purchase of an affordable home. Funding is provided as a no-interest loan and is expected to be repaid, along with 55 % of the capital appreciation, if the home is sold within 20 years. This money will operate as a revolving fund to assist home buyers.	Yes
Other		
Provincial Rent Bank Program	The Provincial Rent Bank Program is a $14 million short-term funding mechanism through which low-income tenants may apply. The province's 47 municipal service managers administer the program. The Provincial Rent Bank program will help ensure housing stability for households who, due to an emergency or other unforeseen circumstance, are in short-term rent arrears and facing eviction. If a tenant's application to a rent bank is approved, the outstanding rent is paid directly to the landlord on behalf of the tenant.	No
Sources		
<http://www.mah.gov.on.ca/userfiles/HTML/nts_1_22497_1.html>		

Province	Manitoba
Updated	April 2006

PROGRAMME	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**	**SCHL PARTICI-PATION**
Social Housing Management		
Manitoba Housing Authority – Public Housing	The Manitoba Housing Authority offers a range of housing options to provide affordable and subsidized accommodation for families, seniors and single people who are living on low or moderate incomes. For apartments ranging from one to five bedrooms, rents are equal to 27% of the household's income. For studios, rents are equal to 25% of the household's income.	Yes
Sponsor Managed Public Housing	This program was established to provide adequate publicly owned rental housing accommodation for individuals and families on low income, within their financial capacities. Projects are owned by the Manitoba Housing and Renewal Corporation (MHRC) but are sponsor-managed by non-profit organizations. To qualify, applicants must meet income-related conditions. Rent is set at 27% of the household's income.	Yes
Private Non-Profit Program	This program supports the operation of private non-profit organizations, such as service clubs or church groups, which have developed housing primarily for low to moderate-income households. Restrictions regarding tenant eligibility, rent levels and available subsidies differ depending on the project.	Yes
Rural and Native Housing Program	The Rural and Native Housing Program provides housing for lower income families in rural Manitoba. The program portfolio consists of 1,874 single family renter and homeowner units in rural Manitoba. To facilitate management of the housing stock, Property Management Agreements have been established between the Manitoba Housing and Renewal Corporation and housing service providers including the Manitoba Metis Federation (Community Housing Managers of Manitoba), the Wabowden Housing Board and Sagemace Housing Inc. Applicants should normally meet the following criteria: ▪ Income eligibility criteria; ▪ Be able to live independently in a self-contained unit. Under the program, tenants and homeowners pay no more than 25% of their family income towards housing.	Yes

Urban Native Non-Profit Housing Program	This program supports the operation of non-profit Native corporations or co-operatives that have developed housing for Aboriginal households in need. Applicants for housing assisted under this program are selected on the basis of being financially unable to obtain affordable, suitable and adequate housing in the private market. To be eligible, they must meet certain income-related criteria. Rents are set at 25% of the household's income.	Yes
Co-operative Housing Program	This program supports the operation of non-profit cooperatives that were developed to provide housing for members, who are typically low to moderate-income households. Co-operative members purchase equity shares in the project and collectively become owners of the building. Subsidies may be available to low-income members. People wishing to become tenants in an existing project must purchase a share in the co-operative. Restrictions regarding member eligibility, rent levels and available subsidies differ depending on the project.	Yes
Index-Linked Mortgate Co-operative Housing Program	The Index-Linked Mortgage (ILM) Co-operative Housing Program supports the operation of non-profit cooperatives that were developed to provide housing for moderate income members. Co-operative members purchase equity shares in the project and collectively become owners and managers of the building. Subsidies may be available to low-income members. People who want to become tenants in an existing project must purchase a share in the co-operative. Applicants are selected in accordance with the terms of approved project operating agreements. A specified portion of the residents in each project will be eligible to receive assistance under the Rent Supplement program or Complementary Assistance Program.	Yes
Rent Supplement		
Rent Supplement Program	The Rent Supplement Program is a component of the Affordable Housing Initiative. It assists low and moderate-income family, elderly and special needs households to obtain affordable, adequate and suitable housing in the private rental sector and in private non-profit or not-for-profit co-operative housing projects. The Manitoba Housing and Renewal Corporation (MHRC) has entered into agreements with owners/operators of private rental stock, incorporated non-profit projects and not-for-profit continuing housing cooperatives. The MHRC subsidizes the difference between the approved market rental rate charged by the landlord and the rent-geared-to-income rate paid by the qualifying tenant. Applicants for housing assisted under the program are selected on the basis of being financially unable to obtain affordable, suitable and adequate housing on the private market. They must meet income-related qualifying criteria.	Yes

Complementary Assistance Program (CAP)	The Complementary Assistance Program (CAP) provides grant assistance to housing co-operatives, to lower housing charges for income-tested occupants. Applicants must meet income-related eligibility criteria. Co-operatives submit monthly statements to Manitoba Housing to claim assistance on behalf of eligible clients. To be eligible for Complementary Assistance, applicants must be accepted members and residents of a participating housing co-operative, must meet the income eligibility criteria and must not be in receipt of any other shelter allowance or rental subsidy program assistance. While the program is closed to new applications from co-operatives, CAP assistance continues to be provided to co-operatives under previous commitments.	Yes
Social or Affordable Housing Development		
Affordable Housing Initiative (New Rental Supply Program)	The New Rental Supply Program is a component of the Affordable Housing Initiative. It is aimed at the private sector, non-profit and co-operative organizations, providing access to capital funding to help develop a new supply of rental stock. It will provide additional affordable new rental units across Manitoba for low to moderate-income renters.	Yes
Affordable Housing Initiative (New Homeownership Supply Program)	The New Homeownership Supply Program will help develop a new supply of affordable housing by providing qualified builders with a one-time contribution that is used to reduce the capital cost of the house. The maximum home purchase price cannot be more than $125,000 in urban areas and $150,000 in remote areas. The Program is designed for low to moderate-income households whose total income is on or below the Affordable Housing Initiative maximum household income limit.	Yes
Homelessness or Shelter Programs		
Winnipeg Housing and Homelessness Initiative	The Winnipeg Housing and Homelessness Initiative (WHHI) is a three-year, multi-million dollar tripartite partnership established by the governments of Canada, Manitoba and the City of Winnipeg to address declining housing stock in designated inner city neighbourhoods in Winnipeg, and homelessness. The WHHI provides single window access by local community organizations to a number of federal, provincial and City programs, including Neighbourhood Housing Assistance and housing repair programs administered by the Housing Division, such as the Residential Rehabilitation Assistance Program.	Yes
Shelter Enhancement Program (New Programs)	Private non-profit corporations or individuals representing an organization to be incorporated in the future can receive funding to provide women and children or youth who are victims of family violence with interim shelter. Eligible costs are the lesser of the actual costs and the appraisal estimate of costs and include land acquisition, municipal servicing, landscaping, construction, acquisition or conversion, hard furnishings, soft costs and appropriate building security provisions.	Yes

Shelter Enhancement Program (Renovation)	Sponsors of existing shelters for victims of family violence can receive financial assistance for repairing or improving the property to an acceptable standard of health, safety and security for occupants, as well as providing accessibility for persons with disabilities. The dwelling must be substandard or deficient and require major repair, or be lacking in basic facilities. The sponsor must be able to demonstrate that the repaired property will be financially viable. All mandatory repairs – needed to bring components up to a minimum level of health and safety – must be completed.	Yes
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Shelter Assistance Program for Elderly Renters (SAFER)	The program provides financial assistance for eligible applicants aged 55 or over who rent accommodation on the private rental market and spend more than 25% of their household income on the rent. The maximum benefit is $170 per month, and its purpose is to maintain a reasonable level of rent for the person's income. The maximum rent that may be declared for assistance purposes is $405 per month for people living alone and $455 per month for couples. The annual income of applicants must be less than $17,640 for people living alone and less than $19,800 for couples. Tenants of public housing or other subsidized accommodation, and people who are currently receiving employment benefits or income supplements, are not eligible for the program.	No
Shelter Assistance for Family Renters (SAFFR)	The program provides financial assistance for eligible families who rent accommodation on the private rental market and spend a high percentage of their household income on the rent. The maximum benefit is $180 per month, and its purpose is to maintain a reasonable level of rent for the family's income. The maximum rent that may be declared for assistance purposes is $445 for a two-person household, $480 for a three-person household and $500 for a four-person household. To be entitled to support under the program, applicants must spend more than 25% of their household income on rent and ▪ Be part of a two-person household (one parent and one child) with an annual income of $19,380 or less; or ▪ Be part of a three-person household (one parent and two children or two parents and one child) with an annual income of $20,940 or less; or ▪ Be part of a household composed of four or more people (one parent and three or more children, or two parents and two or more children) with an annual income of $21,780 or less. Tenants of public housing or other subsidized accommodation, and people who are currently receiving employment benefits or income supplements, are not eligible for the program.	No

School Tax Assistance for Tenants 55 Plus	Annual rebates of up to $175 are available for tenants over the age of 55 to offset the school tax portion of rent costs. The rebate is payable once a year. To be eligible for School Tax Assistance for Tenants 55 Plus, applicants must have a net income of less than $23,800 and must not live in non-profit housing for the elderly or in projects licensed under the Elderly and Infirm Persons' Housing Act because rent in these housing units does not include school tax costs. It is possible to apply retroactively for rebates up to four years prior to the current year.	No
Residential Adaptation		
Residential Rehabilitation Assistance Program for Persons with Disabilities	The program offers financial assistance to homeowners and landlords to help modify the house or rental unit to meet the needs of occupants with disabilities. Repairs must relate to housing and be reasonably connected to the occupant's disability. Eligibility is established from income-related criteria. Landlords renting self-contained dwelling units or rooms in a rooming house to low-income tenants are eligible. In the case of owner-occupiers, the home must be valued at $125,000 or less. Assistance is in the form of a forgivable loan. The amount of the loan depends on the actual cost of the repairs and the location of the property.	Yes
Home Adaptations for Seniors' Independence Program (HASI)	The Home Adaptations for Seniors' Independence (HASI) Program is a federal-provincial shared cost program that provides financial assistance to homeowners and landlords to carry out minor adaptations/changes that help low-income seniors experiencing difficulties with daily living activities in the home. Assistance is in the form of a loan that is forgivable on certain conditions. The maximum loan is $3,500. Applicants must be homeowners or landlords, and the building must require adaptations to allow low-income senior occupants to continue to live independently in their home. To be eligible, the occupant's household income must be below the Housing Income Limit.	Yes
Residential Renovation		
Residential Rehabilitation Assistance Program for Homeowners	The program provides financial assistance to the owners of existing dwellings that require major repairs in at least one of five key areas – structural, electrical, plumbing, heating or fire safety – to bring the property up to minimum standards of health and safety, and prolong the life of the home by at least 15 years. Assistance is in the form of a fully forgivable loan – it does not have to be repaid if certain conditions are met over a predetermined period and if the applicant continues to own and occupy the time. The amount of the loan depends on the actual cost of repairs and the location of the property. Total gross household income must be below the Housing Income Limit.	Yes

Rental Residential Rehabilitation Assistance Program and Rooming House Residential Rehabilitation Assistance Program	The program provides financial assistance to the owners of existing dwellings that require major repairs in at least one of five key areas – structural, electrical, plumbing, heating or fire safety – to bring the property up to minimum standards of health and safety, and prolong the life of the home by at least 15 years. Only work on the units or rooms occupied by low-income tenants is eligible; applicants are required to pay all costs relating to ineligible units or rooms and to non-residential premises. The income of rental unit tenants must not exceed the Housing Income Limit. Rents must be at or below the established levels for the market area.	Yes
Residential Rehabilitation Assistance Program for the Conversion of Non-Residential Buildings	The program provides financial assistance to the owners of existing dwellings that require major repairs in at least one of five key areas – structural, electrical, plumbing, heating or fire safety – to bring the property up to minimum standards of health and safety, and prolong the life of the home by at least 15 years. Only work on the units or rooms occupied by low-income tenants is eligible; applicants are required to pay all costs relating to ineligible units or rooms and to non-residential premises. Creation or improvement of shared portions of the building may be subsidized proportionally to the number of units or rooms. The income of rental unit tenants must not exceed the Housing Income Limit. Rents must be at or below the established levels for the market area.	Yes
Emergency Repair Program	The Emergency Repair Program (ERP) provides financial assistance to rural homeowners to pay for emergency repairs in the home to ensure the occupants' continued safety. ▪ To be eligible, the household income must be below the established Housing Income Limit.	Yes
Homeowner Emergency Loan Program	This program provides interest-free emergency loans of up to $3,000 to eligible homeowners, to pay for emergency repairs in the home for health or safety purposes. To be eligible, applicants must meet all the following conditions: ▪ They must satisfy income-related conditions; ▪ They must own the property and occupy it on a year-round basis.	No

Affordable Housing Initiative (New Homeownership Supply Program)	The program complements other renovation programs, including the Residential Rehabilitation Assistance Program (RRAP) and the Homeowner Down payment Assistance Program. It allows eligible landlords, homeowners, builders, non-profit organizations and cooperatives to renovate existing houses and rental homes or convert non-residential properties into affordable homes that can be sold or leased with an option to purchase. The Manitoba Government also offers a residential repair program that it finances out of its own funds, which provides financial assistance to moderate-income homeowners not currently eligible for the RRAP. Moderate-income homeowners not currently eligible for the RRAP can obtain financial assistance from a residential repair program that is financed entirely by the Province of Manitoba. The program also helps homeowners who are eligible for the RRAP, but who are unable to complete their repairs with the assistance available under the RRAP. To be eligible, the house must be the owner's principal residence and the household's income must be below the Housing Income Limit. The value of the house cannot exceed $125,000, and the repairs must be related to structure, heating, electricity, plumbing or fire safety.	Yes
Affordable Housing Initiative (New Rental Supply Program)	The program provides financial assistance for eligible landlords, so that they can offer affordable rental homes to low or moderate-income tenants. The subsidy must be used to repair severely dilapidated rental properties that, if not repaired, would no longer be viable within a five-year period. The "conversion" component provides assistance for the conversion of non-residential properties into affordable rental homes. Rental properties must be self-contained units occupied by low or moderate-income tenants. Rents must be at or below the established levels for the market area, and be maintained at that level for at least 15 years.	Yes
Homeownership		
Affordable Housing Initiative (Homebuyer Down payment Assistance Program)	The program provides forgivable loans to low or moderate income renters such as urban families, off-reserve Aboriginal people, Northern residents, low-income seniors, people with disabilities and new immigrants, to help them afford a mortgage down payment to buy their first home. The home must be a new or recently renovated property. If a house costs between $60,000 and $90,000, the down payment assistance is 10% of the price of the house. If the house costs less than $60,000, down payment assistance is 15% of the purchase price. The maximum amount provided by the program is $9,000.	Yes
Source		
<http://www.gov.mb.ca/fs/housing/index.fr.html>		

Province	Saskatchewan
Update	April, 2006

Program	**Description (goals, target households, subsidy)**	**CMHC participation**
Social and Affordable Housing Management		
Social Housing Rental Program	The Social Housing Rental Program provides quality affordable rental housing for low-income seniors, families, and people with disabilities. Social housing is intended for persons who are mentally and physically capable of living independently with or without supports from the family, community, and health or social services systems. Applicants for housing assisted under this program are selected on the basis of being financially unable to obtain affordable, suitable and adequate housing in the private market, as determined by SHC. Housing is allocated on the basis of greatest need, taking into account the existing shelter conditions and costs of applicants. Housing services like fire safety education and support for tenant associations are available in both family and senior housing projects to help tenants build and maintain their independence. Other services, such as the co-ordination of social and recreational activities, health promotion, and informal monitoring, are available in selected senior social housing projects to help seniors and persons with a disability maintain their independence. The program subsidizes the capital and operating costs of SHC-owned and specified non-profit housing units to allow tenants to pay lower rents than they would in the private housing market. Tenant rents are calculated using the graduated rent scale (GRS), which is based on a tenant's relative ability to pay. The current rate is between 25 - 29 per cent of gross income of all household members living in the unit. The Social Housing Rental program is jointly funded by federal, provincial, and municipal governments. CMHC funding is used to assist households that qualify within the Housing Income Limits established by CMHC.	Yes
Affordable Housing Rentals	Affordable housing provides modest, affordable rental housing appropriate to the needs of low and moderate-income families and individuals. Affordable housing units may be owned by SHC or third parties, such as non-profit corporations and co-operative housing organizations. Entrance requirements for the various rental accommodations may vary (e.g. seniors' projects may have a minimum age requirement; co-operatives require members to assist in the operation of the project.) SHC provides assistance through operating agreements to help keep rents affordable. Tenant rents are set near the low end of the private housing market or at break-even levels. Affordable housing units are intended for households within SHC's Maximum Income Limits (MILs).	Yes

Saskatchewan Assisted Living Services (SALS)	Saskatchewan Assisted Living Services (SALS) provides a community-based service option for individuals living in selected social housing projects and who require a combination of shelter and support to maintain their independence. Five optional SALS services are available. The services include up to one meal per day served in a common area, laundry, housekeeping, personal response service for unscheduled needs, and the coordination of services and activities. Coordination is provided at no charge to tenants, but tenants pay for the activities and services that they participate in or use. Assisted living services are optional and provided on a fee for service basis. Tenants pay the cost of the services in addition to their monthly rent. Because SALS promotes an independent living environment, there is no provision for 24-hour on-site supervision for a group of tenants on an ongoing basis. Exceptions are made for a short-term need such as palliative care or acute care recovery. SALS is designed for tenants living in senior rental units managed through the Social Housing Rental Program (Social Housing). Housing groups that sponsor senior social housing units are eligible to apply for SALS (e.g. housing authorities, non-profits, cooperatives). Eligible housing sponsors that have determined there is a tenant demand for services and sustainability of services are also able to apply. SALS is tenant centred (tenants have a choice in whether they want to access the services and in the number and kind of services they desire) and focuses on prevention and intervention (services promote the physical, mental and spiritual well-being of tenants and provide intervention in the case of urgent needs). SALS is co-ordinated with local Health and Social Services providers and delivered through a community-based approach. SALS emphasizes responsibility for tenant well-being as shared among the tenants, their families, the community, and Housing, Health and Social Services.	No

Rent Supplement		
Rent Supplement Program	This program provides social housing units in communities where private individuals were contracted to provide existing accommodation for low-income households because no social housing or an insufficient amount of social housing was available. The objective of the program is to assist low income individuals, families and senior citizens to obtain affordable, adequate and suitable accommodation in private and non-profit rental housing projects and not-for-profit continuing co-operatives. Applicants for housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate housing on the private market, as determined by SHC. Funding will cover all or a portion of the gap between revenue based on the application of the SHC-approved rental scale and market or economic rents or housing charges. Funding is used only for housing. SHC determines eligible program, project administration and operating costs. Tenants pay rents based on the application of an SHC-approved graduated rent scale (GRS) based on income. The current rate is between 25 - 29 per cent of gross income of all household members living in the unit. This program is cost shared by the federal and provincial governments.	Yes
Social or Affordable Housing Development		
Encouraging Community Housing Options (ECHO)	This program provides financial assistance to non-profit and private corporations, co-operatives and municipalities wishing to determine the feasibility of developing and investing in a housing project in their community. ECHO funding is to be used to supplement not replace or duplicate existing resources and other funding sources. Two levels of proposal loans have been established: Feasibility Loans: Up to $10,000 is available to assist sponsors to undertake a feasibility analysis to determine if a housing proposal is viable. The feasibility loan is to encourage the development of housing for low- to moderate-income households where the housing needs are not currently being met in the market place. Development Loans: A minimum of $5,000 and up to $45,000 per project may be available to sponsors interested in developing affordable housing for low- to moderate-income households. The purpose of the development loan is to enable proponents to develop a detailed project proposal or business plan that will take their initial housing concept to the pre-development stage and enable them to market their project to prospective occupants, lending institutions, and funding partners. For proposals to be eligible for a development loan, the housing must be targeted to households with incomes below Maximum Income Limits (MILs). Funding for this program is provided by the provincial government.	No

Centenary Affordable Housing Program (CAHP)	CAHP provides one-time capital assistance to increase the supply of off-reserve affordable modest housing in Saskatchewan for low to moderate-income households (i.e. housing is modest in terms of floor area and amenities, and is priced at or below average market housing rents or prices for comparable housing in a community or area). The initiative allows organizations to develop proposals under three program options: Non-Profit Rental, Market Rental, or Homeownership. Other objectives of the program are to encourage non-profit corporations, co-operatives, and the private sector to participate in the development of additional off-reserve affordable housing and to maximize the number of households served with the available resources. Eligible sponsors are municipalities, non-profit corporations, co-operative groups, and the private sector. Proponents interested in developing a project will be required to submit a proposal under one or more of the housing options. Low and moderate-income households are eligible and priority is given to families, Aboriginal households, persons with disabilities, and seniors. All housing must foster independent living. Personal care homes or similar institutional facilities are not eligible. All housing that receives funding must be targeted to households with gross household income from all sources under the Maximum Income Limits (MILs) as established by SHC. CAHP is the vehicle used to deliver the national Affordable Housing Initiative, which is cost shared between the federal, provincial and municipal governments. The amount of government funding provided to each successful proposal will vary.	Yes
Homelessness and Shelter Programs		
Shelter Enhancement Program - New Projects	Shelter Enhancement for New Projects provides financial assistance to increase the number of emergency shelters and second stage housing units available to women and children or youth who are victims of family violence. Non-profit corporations or Indian band councils are eligible to apply. Only costs associated with the construction or renovation of additional emergency shelter spaces or housing units will be considered. A project's total eligible costs may include land acquisition; municipal servicing; landscaping; construction, acquisition and rehabilitation, or conversion; and appropriate building security provisions. Program service delivery costs are not eligible for funding. The financial assistance is in the form of an interest free forgivable loan secured by a mortgage over 15 years. The forgivable loan can be for up to 100 per cent of the project capital costs. The program is cost shared by the federal and provincial governments.	Yes

Shelter Enhancement Program – Renovation	The Shelter Enhancement – Renovation program provides financial assistance for repairs necessary to bring existing shelters to an acceptable level of health, safety and security for victims of family violence. Those eligible to apply include Indian band councils and non-profit corporations or charity organizations whose principal objective is to operate housing for women and children or youth who are victims of family violence. Existing projects that provide emergency shelter or second stage housing for women and their children or youth who are victims of family violence must require major repair or be lacking in basic shelter comforts in at least one of the following categories: fire safety, electrical, plumbing, structural, heating, building security, or accessibility. All mandatory repairs necessary to bring the property up to minimum levels of health and safety must be completed. A project's total eligible capital costs may include: land acquisition; municipal servicing; landscaping; construction, acquisition and rehabilitation, or conversion; and appropriate building security provisions. Program service delivery costs are not eligible for funding. The financial assistance that this program provides is in the form of an interest free forgivable loan secured by a loan agreement over one year. Forgivable loans to a maximum per unit or bed-unit amount will vary according to the geographic zone in which the property is located. The loan can be a maximum of $24,000 per unit in the south and $28,000 per unit in the north. The program is cost shared by the provincial and federal governments.	Yes
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Saskatchewan Rental Housing Supplement	The Rental Housing Supplement contains two new programs, the Family Rental Housing Supplement and the Disability Rental Housing Supplement. The supplements are geared towards helping low-income tenant families and individuals gain access to quality and affordable housing. The provincial government funds these programs. **The Family Rental Housing Supplement:** • Eligibility for this program is limited to tenant families with children under the age of 18. To be considered eligible for the supplement, three conditions must be met • Family composition, location, rent, and household income determine the amount of the supplement. • Eligible properties must meet specific health and safety requirements. Otherwise, the applicant can access the supplement once current accommodation is repaired or better housing is found. • Maximum monthly Supplement ranges for single and two parent families: 1-2 children -- $119/month; 3-4 children -- $136/month; 5+ children -- $151/month.	

	Disability Rental Housing Supplement: • Eligibility is open to single individuals, couples without children, and families. The supplement is conditional upon one member having a disability that produces a recognized housing impact. These impacts are self-assessed by the applicants. • Supports that address the housing impact of the disability must be in place at the time of application. • Recognized disability-related housing supports: o Accessibility / location supports – ramps, elevators, street-level entrances, widened doorways, required supportive services such as living in close proximity to a supportive neighbour, family member or transportation / shopping services; o Other physical supports / features such as audio or visual alarms, intercoms, grab bars, bath lifts, lowered counters, enhanced ventilation, lighting, security or reduced noise / soundproofing. • Family composition, location, rent and household income determine the amount of the supplement. • Eligible properties must meet specific health and safety requirements. Otherwise, the applicant can access the supplement once current accommodation is repaired or better housing is found. • Maximum monthly Supplement ranges are: single individual -- $150/month; couples without children -- $150/month; and families -- $227/month (when combined with the family supplement).	
Residential Adaptation		
Residential Rehabilitation Assistance Program For Persons with Disabilities (Disabled RRAP)	The Residential Rehabilitation Assistance Program (RRAP) For Persons with Disabilities offers financial assistance to allow low-income homeowners and owners of rental properties to improve, modify, or repair their dwellings so that they are more accessible to persons with disabilities. To be eligible for this program, homeowners must own and occupy their home as a principle residence and have a household member with a disability. Eligible landlords are those renting self-contained units to low-income tenants with disabilities or with rooms in a rooming house where rents and disabled occupant's income are below specified levels. Eligible work includes any repairs or modifications that are related to housing and reasonably related to the occupant's disability. The program provides for items such as ramps, chair lifts, wheel-in showers and other modifications that make it easier for the occupant with disabilities to live independently.	Yes

	Maximum loans to homeowners can be up to $18,000 in the south and $21,000 in the north. Depending on household income, modification costs, and geographic location, a portion of the loan may be forgivable. A fully forgivable loan of up to $18,000 is available to landlords to cover eligible modifications to self-contained and rooming house units occupied or intended for persons with disabilities whose incomes fall within the Housing Income Limits. The program is cost shared between the provincial and federal governments.	
Home Modification for the Disabled Program (Home Mod)	The Home Modification for the Disabled Program provides grants of up to $2,000 to low-income households to change the access to or design of their home in order to accommodate the particular needs of a household member with a physical disability to continue living independently. Where a dependent has a disability, the parents or guardians are eligible to apply provided they meet the income qualifications. The grant may be used for modifications that relate directly to the person's disability. Types of eligible modifications include: • Installation of wheelchair access ramps and lifts; • Widening of doorways; • Remodelling bathroom facilities; and • Modifications to interior lighting. To qualify for this program, the applicant must: • Live independently of institutions and have a long-term disability which necessitates design modifications to the home; • Own the home or receive permission from the landlord prior to home modification; and • Have an annual household income of $33,000 or less Households with incomes below $23,000 are eligible for the full grant amount while those with income between $23,000 and $33,000 are eligible for a decreasing amount of assistance. The amount of the grant will not be greater than the value of the work done. The provincial government funds this program.	No
Home Adaptations for Seniors Independence (HASI)	Home Adaptations for Seniors Independence is a program that offers financial assistance to low-income seniors to allow them to make minor adaptations to their homes in order to assist with daily living. The program is designed to address the needs of seniors with age-related conditions and diminished abilities in gaining greater independence and to allow them to remain longer in their own homes. The program is open to Saskatchewan seniors, aged 65 and over, who meet low-income guidelines and have difficulties performing daily tasks. Both rental and owned dwellings are eligible.	Yes

	Eligible work includes permanent additions, replacements or relocations that increase the level of safety and are related to the senior's loss of ability. Examples of adaptations eligible under this program include: • Installation of stairway lifts or handrails; • Remodelling bathroom/kitchen facilities and fixtures; and • Widening of doorways. The provincial government, in co-operation with the federal government, will provide a one-time, non-repayable of up to $2,500 per household.	
Residential Renovation		
Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP)	This program offers financial assistance to low-income homeowners who live in substandard dwellings to repair or rehabilitate their homes to meet a minimum level of health and safety. In order to be eligible for this program, the applicant's income must be below the Housing Income Limits and the value of the home must be below a certain value. Eligible repairs are those that bring a dwelling up to a minimum level of health and safety, and extend its useful life by at least 15 years. Repairs may include, but are not limited to, structural, heating, plumbing, electrical, or fire safety. Depending on household income, modification costs, and geographic location, a portion of the loan may be forgivable. The program provides maximum loans to homeowners of up to $18,000 in the south and $21,000 in the north. The program is cost-shared between the federal and provincial governments.	Yes
Rental / Roominghouse Residential Rehabilitation Assistance Program (Rental RRAP)	This program assists lower income households who live in substandard self-contained rental housing. Financial assistance is provided to the owner to repair or rehabilitate the property to a minimum level of health and safety and extend the economic life of the dwelling for 15 years. In order to be eligible for this program, landlords must own one or more self-contained rental units (at least five years in age) intended for permanent rental accommodation. They cannot be receiving assistance through any other program and tenants cannot be related to the landlord. Rental units must require repair or be lacking in at least one major area of standard health or safety. Tenants of the rental units must have incomes at or below the Housing Income Limits. The landlord has to enter into an agreement assuring that rents will remain affordable and that the units receiving assistance will continue to be occupied by low-income households. Landlords may receive assistance of up to $18,000 per unit in southern areas to $21,000 in northern areas to repair their properties. Assistance will be in the form of a forgivable loan that will not have to be repaid provided the landlord abides by the program's operating agreement. The program is delivered by SHC and is cost shared between the federal and provincial governments.	Yes

Conversion Residential Rehabilitation Assistance Program (Conversion RRAP)	The objective of Conversion RRAP is to convert non-residential properties into affordable self-contained rental housing or bed-units. Private entrepreneurs, non-profit corporations, co-operatives, municipalities and First Nations are eligible to apply. Eligible properties are those that are environmentally safe, can be feasibly converted to residential accommodation, and will be viable based on an agreed upon affordable rent. An operating agreement with approved owners/sponsors will establish the rents that can be charged and the income ceiling of households that can occupy the newly created units. Assistance is in the form of an interest bearing forgivable loan. Forgivable loans to a maximum per unit or bed-unit amount will vary according to the geographic zone in which the property is located. Forgivable loans for rooming house bed units have a maximum value of $16,000 in the south, and $19,000 in the north. Rental units in the south may receive maximum loans of $24,000, and rental units in the north may receive maximum loans of $28,000. Loans greater than $25,000 must be secured by a promissory note. Loans less than $25,000 are secured with a mortgage. This program is cost shared between the federal and provincial governments.	Yes
RRAP Emergency Repair Program (ERP)	The Emergency Repair Program assists low-income homeowners living in rural communities of 2,500 people or less to complete emergency repairs required for the continued safe occupancy of their houses. Assistance is available only for those repairs urgently required to make the home safe for occupation. Repairs are intended to be limited to items urgently required for continued safe occupancy of the home. Total household income must be at or below the Housing Income Limits. Assistance under the ERP is in the form of a grant, which varies from a maximum of $4,635 in southern Saskatchewan to a maximum of $6,524 in northern areas. The program is cost shared between the federal and provincial governments.	Yes
Saskatchewan Home Adaptations for Independence Program (SHAIP)	SHAIP was announced in June 2005. It offers financial assistance to low-income, non-senior homeowners and tenants who require minor modifications to their home or suite to maintain independent living. SHAIP complements the Home Adaptations for Seniors Independence Program (HASI). The program is open to Saskatchewan households, under aged 65, who meet low-income guidelines and have diminished abilities or a disability. The applicant must be the registered owner of the home. Rental accommodation is also eligible if the landlord consents to the modifications. Eligible work includes permanent additions, replacements, or relocations, which increase the safety levels of the dwelling and are directly related to the applicant's condition and diminished abilities.	No

	Examples of eligible work include: ramps; stairway lifts; adjustments to kitchen work areas; bathroom modifications; widening of doorways; handrails; lighting modifications; and, other work deemed appropriate by SHC. The provincial government will provide a one-time, forgivable loan of up to $3,500 per housing/rental unit.	
Saskatchewan Emergency Repair Program (SERP)	SERP was announced in June 2005. SERP is targeted to low-income homeowners, living in communities with more than 2,500 people, to make emergency repairs for continued safe occupancy of their homes. It is a companion program to the Emergency Repair Program (ERP). The program is open to Saskatchewan homeowners living in communities with more than 2,500 people and who meet the established low-income household guidelines (HILs) for their geographical area. The home must be the applicant's principal residence. The applicant must be the registered property owner. The home must require urgent repair in a least one of the following areas: structural, electrical, plumbing, and heating. The provincial government will provide a one-time, forgivable loan of up to $6,000 per housing unit in southern areas to $9,000 in northern areas.	No
Saskatchewan Rental Repair Program	The Saskatchewan Rental Repair Program was announced in June 2005. It provides financial assistance to rental property owners for minor repairs that will bring their properties to a standard that would enable their low-income tenants to qualify for assistance through the Saskatchewan Rental Housing Supplement Program. Repairs are intended to address immediate health and safety issues as identified through the Supplement. Repairs may, but are not required to, extend the useful life of the property by 15 years. Rental and rooming house properties may qualify. The properties must contain one or more self-contained rental units (at least five years in age) intended for permanent rental accommodation. Tenants of the rental units must have incomes at or below the Housing Income Limits (HILs). Rental rates must be within the average range of median market rents. The owner has to enter into an agreement assuring that rents will remain affordable and that the units receiving assistance will continue to be occupied by low-income households. Owners of rental properties may receive assistance of up to $6,000 per unit in southern areas to $9,000 in northern areas to repair their properties. Assistance will be in the form of a forgivable loan that will not have to be repaid provided the owner abides by the program's operating agreement. Private rental property owners are required to contribute at minimum an amount equal to one-third of the total repair costs. The program is provincially funded.	No

Homeownership		
Neighbourhood Home Ownership Program (NHOP)	This program provides financial assistance to low-income families to enable them to purchase a home through the provision of a forgivable down payment. There is also a renovation grant for emergency repairs, based on need and size of the equity loan. The home must be located in an inner city or core neighbourhood in a major Saskatchewan urban centre. Objectives of this program include providing low-income families with affordable, suitable housing; increasing home ownership as an option in inner-city areas; and revitalizing inner-city neighbourhoods by building on the stability of these communities. In order to be eligible for this program, applicants must be at least 18 years of age, must have dependent children, and must have annual adjusted incomes of $30,000 or less. Applicants must be able to qualify for conventional mortgages for the balance of the appraised value of the houses (65 to 75 per cent). Applicants must also become active members of housing co-operative and contribute maintenance or trade skills that can be used as sweat equity and support to the group. The co-operative collectively owns the mortgages and the homes for a minimum of five years. After the five-year period, the family may assume the mortgage and title of their home, provided that they fulfill all conditions of their five-year purchase agreement. Families that qualify will receive an equity/repair loan ranging from 25-35 per cent of the maximum house cost allowed to purchase a housing unit. Factors that determine the value of the loan include: the basic house cost; the family size adjustment factor; and the adjusted family incomes that are at or below the Housing Income Limits. The delivery method is community-based, and varies among cities and each neighbourhood. The focus of NHOP is to build capacity for self-reliance within the neighbourhoods, the housing co-operatives, and with the individual homeowner co-operative members. The program is cost-shared by the federal, provincial and municipal governments.	Yes
Remote Housing Program	The Remote Housing Program provides grants to assist low- to moderate-income families in the North to build their own homes. The Remote Housing Program is currently the vehicle used in non-market northern communities to deliver the homeownership option of the CAHP. The program seeks to provide low-income households in northern non-market communities with affordable, suitable housing and to address the housing needs of remote communities. To qualify for this program, applicants must be permanent residents of the community; have low to moderate-incomes that fall within the Maximum Income Limits; be responsible for financing all construction costs above the grant level; demonstrate willingness and ability to participate in the construction of the house by providing sweat equity; be able to afford all on-going costs of homeownership (such as mortgage payments, property taxes and insurance); be clear of any outstanding arrears with any other housing programs; and be willing to sign a contract outlining the terms of ownership and occupancy.	Yes

	Eligible communities in northern Saskatchewan are those where the market is unable to supply adequate housing. Forgivable grants of up to 75 per cent of the basic unit construction costs, to a maximum of $50,000, are available to approved families. Actual grant levels will depend on the need for assistance as measured in part by the total household income. The maximum assistance will be reduced to zero as annual household incomes increase to upper income target limits of $49,500. Saskatchewan Housing Corporation acts as the general contractor and provides design specification drawings, building materials, major sub-trades, labour, on-site supervision, and basic labour training towards construction of the house. This program is cost shared between the federal, provincial, and municipal governments.	
Source		
<http://www.cre.gov.sk.ca/housing/programs/list_programs.html>		

Province	Alberta
Update	April, 2006

PROGRAM	DESCRIPTION (GOALS, TARGET HOUSEHOLDS , SUBSIDY)	CMHC PARTICI-PATION
Social Housing Management		
Seniors Lodge Program	Lodge accommodation offers single or double bed/sitting rooms, meals, housekeeping services, linen/laundry and recreational services. Services beyond these basic offerings may vary depending on the lodge and the community. Management and tenant selection are delegated to local housing operators. Senior citizens who are functionally independent, with or without the help of existing community based services, are eligible for lodge accommodation. The housing operators charge lodge rates in accordance with the Alberta Housing Act and regulations. These specify that the senior resident aged 65 years or older must be left with $ 265.00 (after tax) in disposable income after paying for lodge accommodation.	No
Seniors Self-Contained Housing Program	Apartment accommodation is provided for low-income senior citizens who cannot afford private sector accommodation rates Senior citizens' self-contained apartments are operated much like private rental projects. For example, they do not have staff on duty 24 hours a day. Tenants in these projects have access to staff or other representatives of the local housing operators for emergency situations such as loss of heat or electricity, or emergency plumbing problems, 24 hours a day, 7 days a week. Apartments range in size from 49 square metres (525 square feet) to 53 square metres (575 square feet). Senior citizens whose income is not sufficient to rent private sector accommodation and are functionally independent, with or without the help of existing community based services, are eligible. Applicants are prioritized on the basis of need. Community residency requirements may also be in place. Rent is based on 30 percent of a household's adjusted income. The province owns the apartments; however, management and tenant selection have been delegated to local housing operators.	Yes
Cottage Program	Cottage units were the predecessors of the Seniors Self-Contained Housing Program. They are usually small self-contained units (e.g., a four-plex) built prior to 1969 and are located on the same site as a lodge. Food and housekeeping services are not supplied to cottage units; however, they may be available for an additional cost. The local housing operators charge rates in accordance with the Alberta Housing Act and regulations. These specify that the senior resident aged 65 years or older must be left with $ 265.00 (after tax) in disposable income after paying for lodge accommodation.	No

Community Housing Program	The Community Housing Program provides subsidized rental housing for low-income families, senior citizens, wheelchair users, or individuals who cannot afford private sector accommodation. Management and tenant selection are the responsibilities of local housing operators. Applicants are given priority based on need, as determined by income, assets and current housing condition. Operating deficits and amortization are cost-shared by Canada Mortgage and Housing Corporation (CMHC) and Alberta Seniors and Community Supports. Rents are based on 30 percent of a household's adjusted income.	Yes
Private Non-Profit Housing Program	This program allows private non-profit organizations to own social housing projects that are directed at serving households in greatest need. Applicants are given priority based on need, as determined by income, assets and current housing conditions. No new funding is available for this program. Alberta Seniors and Community Supports and Canada Mortgage and Housing Corporation share the cost of subsidizing the operational costs of the projects. Tenants are required to pay 30 percent of their household's adjusted income for rent.	Yes
Rural and Native Housing Program (Rental)	▪ Provides modest rental accommodation to low-income families in small rural communities. No new capital funding is available. Access to existing housing depends upon vacancies in the current portfolio. The monthly rental payment is based on 30 percent of a household's adjusted income.	Yes
Private Non-Profit Special Purpose Housing Program	Eligible non-profit organizations receive a monthly subsidy equal to the difference between the principal and interest payment based on the eligible capital costs over a maximum of 35 years, using the CMHC direct lending rate, and the principal and interest payment based on the eligible capital costs over a maximum of 35 years, based on a two percent interest rate. The units under this program enable non-profit organizations to develop and manage projects, with on-site care services and facilities to residents with common physical, social and emotional conditions or disabilities. Clients include the physically or mentally handicapped, victims of family violence, wards of the provincial government, ex-convicts, the hard-to-house, and any other group having special housing needs. No new funding is available under this CMHC cost-shared program.	Yes
Rent Supplement		
Rent Supplement Program –Private Landlord	The Rent Supplement Program provides assistance to households in need to obtain affordable and suitable rental accommodation by subsidizing rents in eligible private sector rental projects. Management and tenant selection is the responsibility of the local housing operators. Applicants are prioritized on the basis of need, as determined by income, assets and current housing conditions. Through local housing operators, Alberta Seniors and Community Supports pays private landlords a 'rent supplement' to subsidize the difference between a negotiated market rent and 30 percent of household income.	Yes

Social or Affordable Housing Development		
Affordable Housing Partnership Initiatives	The Affordable Housing Partnerships Initiative provides capital grants to assist in the construction of new affordable housing projects, conversion of existing non-housing projects into housing, or major renovations to existing housing projects to retain them in the housing system, to accommodate low and moderate-income working households. Alberta Seniors and Community Supports suggests that municipalities (or organizations representing or authorized by the municipality) support proposals for funding under this initiative. Housing organizations interested in preparing affordable housing proposal applications are encouraged to work with their local municipality.	Yes
Sustainable Remote Housing	Sustainable Remote Housing Initiative (SRHI) which was delivered under the Affordable Housing Program Initiative, provided one-time grants for eligible capital costs to assist in funding new housing units to accommodate lower income households in need living in remote northern communities.	Yes
Homelessness or Shelter Programs		
Provincial Homelessness Initiative	The Community-based Homeless Initiative demonstrates a provincial government commitment in partnership with other levels of government, municipalities, and organizations, private and non-profit housing sectors in finding effective, long-term housing solutions. Recognizing that each community is different requiring locally based housing solutions; this strategy addresses the unique needs of Alberta's seven major communities in combating homelessness. Based on approved community plans, the initiative allocates $ 1 million annually each to Edmonton and Calgary, and $ 200,000 annually each to Fort McMurray, Grande Prairie, Red Deer, Lethbridge and Medicine Hat. This initiative complements the National Homelessness Initiative funding provided by HRSDC.	No
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Education Property Tax Assistance for Seniors Program	The program provides an annual rebate to assist senior homeowners with the year-to-year increases in the education tax portion of their property taxes. The amount of rebate will be determined by comparing the 2004 education tax amount to the 2005 amount. For rebates in future years, the 2004 education tax amount will be the baseline year. This is a new program initiative. The first rebate cheques for the Education Property Tax Assistance for Seniors program will be mailed in July 2005.	No
Residential Adaptation		
Residential Access Modification Program	The Residential Access Modification Program provides grants to modify existing homes for wheelchair users. Grants are for permanent modifications that improve access to and movement in the home. Grants of up to $ 5,000 are available to eligible homeowners or tenants who are wheelchair users or have severe mobility disabilities.	No
Residential Renovation		

Homeownership		
Source		
<http://www.seniors.gov.ab.ca/housing/index.asp>		

Province	British Columbia
Update	April, 2006

PROGRAM	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**	**CMHC PARTICI-PATION**
Social Housing Management		
Public Housing	BC Housing plays an active role in the effective planning and management of 7,800 public housing units and more than 300 group homes. Rent scale is based on 30% rent geared to income.	Yes
Non-Profit and Co-operative Housing	There are approximately 37,665 units of subsidized housing managed by over 650 different housing sponsors. BC Housing provides financial, administrative, and technical support to these groups as well as administering long-term operating agreements and managing the flow of subsidies. Rent scale is based on 30% rent geared to income.	Yes
Rent Supplement		
Independent Living BC (ILBC)	The ILBC program provides housing and supports for frail seniors and people with disabilities who require some care, but who do not need 24-hour facility care. This program includes new housing construction, the conversion of existing housing as well as 1,000 rent supplement units for households in the private market. There are a total of 3,500 units expected to be completed under this program by 2007/08. This program is delivered in partnership with local health authorities. The assistance that is provided is designed to reduce the amount of rent paid to 70 per cent of after-tax income and includes accommodation, meals, personal care and hospitality services, such as housekeeping, laundry, recreational opportunities and 24-hour response system. In 2005/06, government approved funding for an additional 548 units to be delivered under this program by 2008/09.	No (Affordable Housing Agreement contribu-tion from 2001 fully spent)
Supported Independent Living Program (SILP)	SILP is a supported housing program that provides rent assistance to people with severe and persistent mental illness living in housing in the private rental market. This program is delivered by the regional health authorities.	No
Social or Affordable Housing Development		
Provincial Housing Program	The Provincial Housing Program helps fund the development of new non-profit and co-operative subsidized housing for frail seniors, people at risk of homelessness, people with disabilities and low-income families including women and their children fleeing abuse.	No

Independent Living B.C. (ILBC) (Affordable Housing Initiative)	The province, through *BC Housing*, is facilitating the ILBC program in partnership with the federal government, regional health authorities, and the private and non-profit sectors. The program will create 3,500 units of affordable housing for seniors with support services across the province by 2007/08, and an additional 548 units by 2008/09. This housing is part of the government's commitment to create 5,000 long-term and intermediate care spaces by 2008 and includes 1,000 rent supplement units identified above.	Limited – some capital funding through the Affordable Housing Framework Agreement
Community Partnership Initiatives (CPI) (Affordable Housing Initiative)	*BC Housing* partners with municipalities, non-profit societies and other housing partners to implement innovative strategies and partnership initiatives to create additional housing units for vulnerable groups without the need for ongoing operating subsidies. The assistance that is provided includes one-time grants, access to consulting services, project development funding and construction and long-term financing.	Yes
Homelessness or Shelter Programs		
Provincial Homelessness Initiative (Affordable Housing Initiative II)	This initiative emerged from the work of the Premier's Task Force on Homelessness, Mental Illness and Addictions. Under this program, it is anticipated that 1,220 units of housing will be created for individuals who are homeless or at risk of homelessness. This includes 750 units that were announced in 2005/06 and are expected to be completed by 2009/10.	Limited – some capital funding through the Affordable Housing Framework Agreement
Emergency Shelter Program	The Emergency Shelter Program provides 1,259 year round or cold wet weather beds for individuals who are homeless and who are in need of immediate assistance. The shelters provide basic safety, comfort, nutrition and hygiene needs.	No
Transition House Services	Sixty-one transition houses, containing approximately 645 beds, provide programs and services for women and their children escaping violence and abuse.	No
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate		
Shelter Aid for Elderly Renters (SAFER)	The program provides direct cash assistance to eligible residents of British Columbia who are age 60 or over and who pay rent for their homes. If the applicant is eligible and pays more than 30% of household total income for rent, and is not receiving income assistance, SAFER may reimburse a portion of the rent that is over 30% of income. The reimbursement is calculated to give the most assistance to people with the least income. Maximum monthly rent levels for a single are $700 in the GVRD ($610 in other areas of the Province) and $775 for a couple living in the GVRD ($665 for couples living in other parts of the province). The SAFER program has been expanded to provide assistance to owners of manufactured homes who pay rent for the pad on which their home sits.	No

Property Tax Deferment	Property Tax Deferment is a low interest loan program that assists qualifying senior homeowners in paying the annual property taxes on their homes. Presently 11,000 households defer property taxes under the program, which began in 1974. Simple interest charges apply to deferred taxes. Deferred taxes, administration fees and interest must be paid to close deferment account. Account repayment must occur when the home is transferred to a different owner.	No
Home Owner Grant Program	The program is a property tax assistance program that reduces the amount of property tax homeowners pay. There are two categories of Home Owner Grants: the regular grant of up to $470, and the additional grant of up to $745. A homeowner may qualify for either the regular grant or the additional grant, not both The regular homeowner grant can reduce property taxes by a maximum of $470, but it cannot reduce the net payment below $350. The grant is reduced by $5 for each $1,000 of assessed value over $685,000, and is eliminated on homes assessed at $779,000 or more. The additional homeowner grant can reduce property taxes by as much as $745, if property taxes are at least $100. The grant cannot reduce your net payment below this amount. The grant is reduced by $10 for each $1,000 of assessed value over $585,000 and is eliminated on homes assessed at $659,500 or more. To qualify for the additional grant one of the following conditions must apply. The applicant must be 65 or older or a veteran or the spouse or widow/widower of a veteran, or a person with disabilities receiving a disability allowance or a property owner with a disabled spouse or relative residing with them permanently.	No
Residential Adaptation		
Residential Renovation		
Homeowner's Reconstruction Loan Program	The Homeowner Protection Office (HPO) administers the program. The program provides no-interest loans to owners of leaky condominiums, leaky housing co-operatives and other homes who are not able to finance or pay for repairs related to premature building envelope failures. This is not a general compensation program; rather, it is simply a means of providing assistance to those homeowners who are most in need.	No (CMHC contribution ended in 2003)
Provincial Sales Tax (PST) Relief Grant Program	The Homeowner Protection Office (HPO) administers the program. The program provides grant assistance to owners of leaky homes who have repaired damage caused by premature building envelope failure. Eligible recipients include strata councils, housing co-operative boards, single detached homes and duplexes in the coastal climatic zone. Investor -owned properties are not eligible since repair costs can be deducted from rental income. Builders and warranty companies are not eligible for the grant. Assistance is available on repairs completed on or after July 28, 1998. The grant is based on a formula that equates to the cost of the Provincial Sales Tax (PST) paid on repairs. Generally, about 40 percent of a total repair bill consists of materials costs which are subject to PST.	No

Homeownership		
First Time Home Buyers' Program	Provides an exemption from paying the property transfer tax to individuals purchasing their first home. Depending upon location there is a maximum home value of $325,000 and $265,000.	No
Sources		
<www.housing.gov.bc.ca/housing/> <http://www.rev.gov.bc.ca/Rpt/index.htm>		

Territory	Nunavut
Update	April 2006

PROGRAM	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**
Social Housing Management	
Social Housing Program	This program provides suitable; adequate and affordable housing to low-income people. Household must earn less than by-community low-income threshold and the rent is geared to income. The program is delivered by the Nunavut Housing Corporation through the Local Organizations.
Modernization and Improvement Program	This program provides a capital assistance to upgrade social housing units. Health and safety concerns receive first priority for funding, followed by building upgrades to promote energy efficiency. Local Housing Organizations prepare in cooperation with the Nunavut Housing Corporation a 3 to 5 year plan for Social Housing in their community. LHO's and local residents are employed to complete repair and renovation projects.
Staff Housing Program	The program provides staff with affordable rental housing. Rental rate is calculated using square footage and unit type; resulting rental rate is more affordable than market. Full or part-time employees are eligible. They must not own a home in the community where they are living. The allocation of units is decided by committee and is dependant on job category (priority hires) and availability.
Rent Supplement	
Shelter Assistance Program	The program provides a rent reduction to employees living in staff housing, who are paying more than 30 % total household income on shelter costs. The rent is reduced to 30 % of total household income. Full or part-time GN employees are eligible to the program.
Social or Affordable Housing Development	
Homelessness or Shelter Programs	
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate	
Residential Adaptation	
Residential Renovation	
Home Repair Program Senior's Home Repair Program Emergency Repair Program	These programs assist homeowners in addressing health and safety concerns in their homes. A grant up to $33,750 is offered depending on project specifications. There is a 90 % Aboriginal target. Households must earn less than $125,000, a limit which may be adjusted upward in increments of $6,500 for a spouse and each child. People must be 60+ for Senior's Home Repair Program.

Homeownership	
GN Staff Condominium Program	This program gives Government of Nunavut the opportunity to purchase a condo unit. Geared to income mortgages are offered for selected projects to GN full-time staff and some students in specialized programs.
Nunavut Downpayment Assistance Program	The program provides $25,000 for new homeowner construction a new unit or $15,000 for those purchasing an existing unit. The maximum household revenue is $125,000.
Tenant-to-owner Program	The program allows Social Housing tenants who are ready to assume responsibility of homeownership to purchase their unit. The home must be at least 10 years old and the client principal residence. The unit purchased in a community (and thus removed from the Social Housing portfolio) will be replaced by a new Social Housing unit within three years.
ACCESS/Geared-to-income Mortgages	The program provides lower income clients with geared-to-income mortgages. The client must have earned less than the Household Income limit for their community.
Source	
<http://www.gov.nu.ca/Nunavut/English/departments/>	

Territory	Northwest Territories
Update	April, 2006

PROGRAM	**DESCRIPTION (GOALS, HOUSEHOLDS TARGETED, SUBSIDY)**
Social Housing Management	
Public Housing Program	The Public Housing Program provides subsidized homes for individuals, families and seniors in need. It is available to Northwest Territories residents who are unable to find adequate or suitable housing without spending 30% of their gross household income. Applicants' household income cannot exceed the Rental Income Threshold for their community.
Rent Supplement	
Social or Affordable Housing Development	
Homelessness and Shelter Programs	
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate	
Residential Adaptation	
Residential Renovation	
Senior Citizen Home Repair Program	The program helps seniors to make necessary repairs to their homes. Assistance is provided in the form of a forgivable loan towards the cost of repairs to their home. The loan is completely forgiven over a ten-year period. The maximum assistance is $20,000 plus freight costs. Applicants must be 60 years of age or older, and must be in Core Housing Need. Applicants must own and live in their home as their principal residence. The house must be a minimum of five years of age and must be substandard or deficient and require major repairs or adaptations for client mobility.
Elders on the Land Initiative	The Elders on the Land Initiative provides repairs or replacement units for people who live on the land in substandard dwellings. The goal is to assist elders to make their homes safer and healthier while maintaining a traditional lifestyle. Assistance is provided in the form of a forgivable loan up to a maximum assistance of $30,000 plus freight costs. Applicants must be 50 years of age or older, and be in Core Housing Need. Applicants must own and have lived in the house as their principal residence for the last two years. The household income of applicants cannot exceed the maximum NWT Seniors' Home Heating Subsidy Income Threshold.

Seniors/Disabled Preventive Maintenance Initiative	The Seniors/Disabled Preventive Maintenance Initiative helps seniors and disabled people who own and occupy their homes with the cost of annual routine maintenance and repair. Assistance is provided in the form of a forgivable loan used to subsidize annual maintenance costs and minor repairs to a home. The maximum assistance is $875 annually per household. Senior citizens must be 60 years of age or older, and disabled citizens must be 19 years of age or older and be considered disabled as defined by the NWT Council for the Disabled. Applicants must be in Core Housing Need. The household income of applicants cannot exceed the maximum NWT Seniors Home Heating Subsidy Income Threshold. Applicants must own and live in the home as their principal residence.
Homeownership	
Independent Housing Program (IHP)	The Independent Housing Program assists low-income people in eligible communities to obtain and/or repair a modest home. Assistance is provided in the form of a subsidized loan towards the cost of purchasing and/or repairing an existing house. A portion of the loan is repayable based on income, while the remainder is forgiven. Applicants must be in Core Housing Need and must be able to afford the cost of operating a home.
Sale of Public Housing Initiative	The Sale of Public Housing Initiative encourages homeownership by providing long-term public housing tenants with an opportunity to purchase their units. Tenants living in public housing have first priority to purchase a surplus unit from the NWT Housing Corporation. Homeownership counselling is provided. Applicants must be able to afford the cost of operating a home. They must have the money to purchase the unit or be able to obtain financing. Eligible clients may use the NWTHC's Expanded Downpayment Assistance Program or Independent Housing Program to help them purchase the home.
Expanded Downpayment Assistance Program	The Expanded Downpayment Assistance Program provides clients with a downpayment to build or purchase a home. The remaining money needed is financed through a bank. For current homeowners the downpayment assistance can be used to repair or expand their existing home. Assistance is provided in the form of a forgivable loan. The level of assistance is determined using a sliding scale relative to the applicant's income, community, and the cost of the unit being bought, built or renovated. Applicants must be in Core Housing Need, and are required to have approved bank financing. The program is not available to people who have owned a house in the past five years. However, assistance may be provided to applicants who own a home that is in poor condition or overcrowded.

Other	
Sale of Housing Material Packages	The Sale of Housing Material Packages allows clients to purchase housing materials from the NWT Housing Corporation. Clients receive assistance by benefiting from the NWT Housing Corporation's expertise in transporting and expediting construction materials to the North. All NWT residents with the ability to purchase or obtain bank financing to purchase a materials package from the NWTHC can participate.
Corporate Loan Guarantee Program	The Corporate Loan Guarantee Program offers bridge (interim) financing in the form of loan guarantees to lending institutions. The loan guarantees are provided for a period of up to two years. This encourages developers to build new speculative (for sale) housing, and multi-unit residential housing for rental accommodation, or renovate existing properties in market and non-market communities. Applicants who qualify can receive guarantees with a minimum 15% equity for new rental units and a minimum 10% equity for homeownership units. Guarantees are limited to residential properties and projects that meet the following criteria: 1. Maximum of 20 units in multi-unit projects; 2. Maximum of 12 units in single unit projects; Maximum of $2,000,000 guarantee per borrower.
Loan Guarantee Program	For clients who intend to purchase, build or repair a house on "lands set aside for Indian use" or when lenders will not provide mortgage financing, the Loan Guarantee Program offers banks and other financial institutions a loan guarantee on behalf of the client. The loan guarantees are provided for a period of up to two years. This encourages developers to build new speculative (for sale) housing, and multi-unit residential housing for rental accommodation, or renovate existing properties in market and non-market communities. Applicants must have enough income to pay their loan payment and other monthly expenses. They must live on "lands set aside for Indian use" and must be able to obtain a band council resolution. They must also have a minimum 5% downpayment or qualify for the NWTHC's Expanded Downpayment Assistance Program.
Source	
<http://nwthc.gov.nt.ca/fr/programs.html>	

Territory	Yukon
Update	April, 2006

PROGRAM	**DESCRIPTION (GOALS, TARGET HOUSEHOLDS, SUBSIDY)**
Social Housing Management	
Private Non-Profit Housing: (Whitehorse)	The program is for individuals, families and seniors in need who cannot secure affordable, adequate and suitable housing on the private housing market. Social housing unit rent is 25% of total household income before deductions. Social housing decisions are made on the basis of applicant need and unit availability.
Public Not-for-Profit Housing	The program is for individuals, families and seniors in need who cannot secure affordable, adequate and suitable housing on the private housing market. Social housing unit rent is 25% of total household income before deductions. Social housing decisions are made on the basis of applicant need and unit availability.
Rent Supplement	
Rent Supplement	The program subsidizes rents in eligible private rental dwellings. The program is for individuals, families and seniors in need who cannot secure affordable, adequate and suitable housing on the private housing market. Rent is 25% of total household income before deductions. Decisions are made on the basis of applicant need and unit availability.
Social or Affordable Housing Development	
Homelessness or Shelter Programs	
Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferment or Heating Cost Rebate	
Residential Adaptation	
Residential Renovation	
Home Repair Program	The program offers low-interest financing of up to $35,000 to address one or more of the following home improvement items: structural; electrical; plumbing; heating system; fire safety; overcrowding; energy efficiency or accessibility.
Home Repair Enhancement Program	The program offers complementary, higher-interest financing for home improvement projects that are expected to exceed the $35,000 limit under the Home Repair Program. The higher-interest rate applies only to the financing that exceeds the Home Repair Program limit.
Mobile Home Upgrade Program	The program offers financing for undertaking mobile home improvements. The maximum loan is 95% of the projected future market value of the improved home, less any encumbrance charges.
Mobile Home Emergency Repair Program	The program offers emergency repair financing to address immediate health or safety issues. In some cases funding may be made available under the Mobile Home Upgrade Program

Rental Suite Program	The program offers up to $25,000 in low-interest financing with repayment terms of up to 10 years to upgrade an existing rental suite. Technical Officer assistance to suite-owners includes provision of design and costing information to assist in project decision-making. Under certain criteria, financing may be available for the construction of a new living suite.
Rental Unit Rehabilitation Program	The program offers up to $30,000 financing for improvement of residential rental units. Technical Officers pre-assess the units for structural, health and safety integrity to identify and assist the landlord in planning for these mandatory repair items within the available loan budget.
Residential Electricity Management Program	The program offers low-interest financing for up to seven years for Yukon homeowners who want to change their primary heating system from one using electrical power to a non-electrical one. Program eligibility includes electricity consumption in excess of 1000-kilowatt hours per month through at least six months in a twelve-month period.
Homeownership	
Home Ownership	The program offers mortgage financing for Yukoners who are not eligible for bank financing for reasons such as: insufficient down payment; remote house location; or seasonal or self-employment. Clients will typically have a good credit history or background and an income capable of supporting regular mortgage payments.
Owner-Build	The program offers construction financing for up to two years for Yukoners who want to build their own, modest, homes. Approved clients contribute labour-equity or management skills in the building of their own homes. Clients without demonstrable project management skills also participate in the Corporation's "Self-Help" education course.
Extended Mortgage Guarantee - Rural Yukon only	The program enables rural residents to access insured mortgage financing for home construction in non-market areas. Applicants may qualify for up to 95% of the cost of construction of their new home, with Yukon Housing Corporation providing an extension of the mortgage insurance available through the commercial lender.
Home Completion - Rural Yukon only	The program enables rural residents to complete construction of their homes, including refinancing of an existing mortgage or personal loan to cover the cost of completing the home.
Mobile Home Equity Exchange	The program assists owners of mobile homes that are in extremely poor condition and located on rental stalls to exchange the equity in their mobile home for financing to achieve homeownership on titled property.
Home Purchase Assistance	This program complements the Equity Exchange program to assist low-income clients achieve homeownership on titled property, through a shared equity process.
Mobile Home Relocation	The program assists owners of mobile homes located on rental stalls to relocate their homes onto titled property. It provides funding for lot purchases, relocation costs, repairs and upgrade costs.
Self-Help Course	From land selection to costing and contracting this course offers practical information on how to manage the construction or renovation of one’s home. Recognized experts typically deliver the course over twelve 3-hour sessions. The course is co-sponsored by Yukon College.

Other	
Joint Venture Program	This partnership program levers private sector financing towards the increase of housing options and the development and demonstration of technologies to improve the quality of housing in the Yukon. Proposals must address an identified housing related need in the community that is not likely to be met without Yukon Housing Corporation's involvement in the project. Projects that deal with new technologies must be supportable by local labour and products. All projects must be undertaken in the Yukon, with maximum use of local material and labour.
Seniors' Home and Yard Maintenance Program	Funded by Yukon Housing Corporation and delivered in Whitehorse by the Yukon Council on Aging, this referral program matches seniors with basic home and yard maintenance needs with community residents registered to provide these services. The program is aimed at seniors who are living independently but have difficulty paying commercial rates for basic home and yard upkeep. People interested in providing services must pass a security-clearance check before they are placed on the official registry of approved service-providers. Payment arrangements between the senior and worker are privately negotiated. It is the responsibility of the parties to finalize the terms of payment before work begins. Services rates are generally in the $8-$12 per hour range.
Green Mortgage Program	The program offers reduced interest rate mortgage financing up to $200,000 for homes built or upgraded to Yukon Housing Corporation's energy-efficient GreenHome standard. Constructed by Yukoners, and with Yukon businesses supplying at least 75% of the building materials, GreenHomes offer many environmental, homeowner, and community benefits. Preferred interest rates are transferable to subsequent purchasers.
Accommodating Home Mortgage Program	The program offers preferred interest rates, at two levels, to homes which are constructed and certified to meet accommodating guidelines (barrier free accessibility features and amenities). Includes two levels of accommodation – A Level provides spaces and features which will allow for future ability to accommodate accessibility/aids to living needs, B Level is a fully accessible dwelling customized to meet the need of a specific client. Preferred interest rates are transferable to subsequent purchasers.
Source	
<http://www.housing.yk.ca/general/services.html>	

APPENDIX: CANADIAN PROVINCIAL AND TERRITORIAL WEB LINKS CONSULTED

PROVINCES

Newfoundland and Labrador

<http://www.nlhc.nf.ca/programs/proindex.htm>
<http://www.fin.gov.nl.ca/fin/homeheating/>

Prince Edward Island

<http://www.gov.pe.ca/infopei/index.php3?number=42471>
<http://www.gov.pe.ca/infoipe/onelisting.php3?number=20181>

Nova Scotia

<www.gov.ns.ca/coms/housing/>

New Brunswick

<http://www.gnb.ca/0017/housing/>
<http://www.snb.ca/f/1000/1017_8f.asp>

Québec

<www.habitation.gouv.qc.ca/programmes>

Ontario
<http://www.mah.gov.on.ca/userfiles/HTML/nts_1_23171_1.html>

Manitoba

<http://www.gov.mb.ca/fs/housing/index.fr.html>

Saskatchewan

<http://www.cre.gov.sk.ca/housing/programs/list_programs.html>

Alberta

<http://www.seniors.gov.ab.ca/housing/index.asp>

British Columbia

<www.housing.gov.bc.ca/housing/>
<http://www.rev.gov.bc.ca/Rpt/index.htm>

TERRITORIES

Nunavut

<http://www.gov.nu.ca/Nunavut/English/departments/>

Northwest Territories

<http://nwthc.gov.nt.ca/fr/programs.html>

Yukon

<http://www.housing.yk.ca/general/services.html>

BÂTISSONS DU MIEUX-VIVRE
www.habitation.gouv.qc.ca

1. HIGHLIGHTS 2. SUMMARY TABLE 3. PROGRAM DESCRIPTIONS

Société d'habitation Québec