

### Residential Repair Service: SHYFT Vibrant Homes

Contact: Sonia

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Phone: 902-881-3111

<http://www.vibranthomes.ca/>

**Description:** SHYFT Vibrant Homes is a social enterprise serving Yarmouth County.

The program offers basic repair and maintenance to homeowners and commercial participants.

Labour costs will be determined on an individual basis, considering the participants income and other relevant considerations on their ability to pay.

### Community Services: To apply for assistance.

1-800-424-1177 ext.2 / 902-742-0744 ext.2

Located at 10 Starrs Rd, Yarmouth

### Nova Scotia Housing – Western Region Contact Info.

101 Magee Drive

Box 1000, Middleton, NS B0S 1P0

Switchboard: (902) 825-3481

Toll-free: 1-844-424-5110

Fax: (902) 825-6560

Please check Housing Nova Scotia site for any updates to programs or contact the Toll-free number. <https://housing.novascotia.ca/>

### Tri-County Women's Centre – Tri-Counties

Email: [info@tricountywomenscentre.org](mailto:info@tricountywomenscentre.org)

Phone: 902-742-0085 Toll Free: 1-877-742-0085

[www.tricountywomenscentre.org](http://www.tricountywomenscentre.org)

### Provincial Housing Emergency Repair Program

This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make emergency repairs to their homes.

The maximum amount of funding available is a \$6,500 grant to help cover the cost of labour and materials.

#### Am I Eligible?

To be eligible for financial assistance:

- You must own and live in the home you wish to renovate
- Your household income must be below established ceilings, which are based on your household income and the area you live in
- Repairs must be permanent and consideration will be given to repairs that improve health and safety such as wiring, roofing, septic tanks and wells
- You must have owned your home for at least one year
- Cosmetic repairs are not eligible for funding.

#### Get Started

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5110

### Small Loans Assistance Program

This is a provincially funded program to improve housing conditions by providing low interest loans to qualified applicants.

The maximum loan amount is \$20,000 and depending on the amount of the loan, you may be able to secure it with a promissory note or a registered mortgage.

### **Am I Eligible?**

To be eligible for this program:

- Your total household income is below the established income limit, which varies depending on household size and the area you live in
- You must own and live in the home you want to renovate
- You must have a good credit rating

### **Get Started**

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5110

### **Disabled Residential Rehabilitation Assistance Program for Homeowners**

This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make their homes more accessible for persons with disabilities.

#### **Financial Assistance Available**

The maximum amount of funding available for homeowners is a \$16,000 forgivable loan.

### **Am I Eligible?**

Your eligibility for this program is determined based on the value of your home and your total household income. Property values and income thresholds can vary based on where your home is located and the size of your household.

#### **Criteria**

Properties must meet minimum health and safety standards.

#### **Eligible Modifications**

Modifications must be related to housing and the occupant's disability.

#### **Ineligible Modifications**

Any work that is carried out before the Homeowner RRAP loan is approved in writing is not eligible for funding.

#### **Next steps**

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5111

### **Home Ownership Preservation**

This program provides assistance to homeowners to make major repairs or renovations to their homes to meet the minimum level of health and safety standards.

### **Am I Eligible?**

We look at a variety of factors to determine the amount of funding you will receive. These include:

Annual household income

Household size

Household location

Your home must also require repairs to any one of the following major areas:

- Structural
- Framework
- Plumbing
- Electrical system
- Heating system
- Fire safety

Once your application is approved, you must sign an agreement to stay in your home for at least 10 years after the repairs are completed.

For full details on eligibility, contact your local Housing Nova Scotia Office.

### **Get Started**

If you would like to apply for this program, you will need to complete an application form for housing assistance and discuss your specific needs with the staff at your local Housing Nova Scotia office. Our staff will then review your application and contact you to let you know if you qualify for assistance.

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5110

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

This program is equally funded by the federal and provincial governments and provides financial assistance to people who own and occupy homes that do not meet minimum levels of health and safety.

The maximum amount of funding available is \$18,000 and can be forgiven over a maximum of five years.

### **Am I Eligible?**

Homeowners are eligible to apply if the total assessed value of your residential property is at or below \$250,000 in Halifax Regional Municipality or \$175,000 in the rest of the province. Also, your household income must be below a certain amount based on where you live and the size of your household.

Eligible properties either lack basic facilities, or require repairs in one or more of the following five categories:

- Structural
- Electrical
- Plumbing
- Heating
- Fire safety

Financial assistance may also be available to help with overcrowding.

### **What's Covered?**

Financial assistance is only available for mandatory repairs to improve health and safety to extend the useful life of the property.

### **What Isn't Covered?**

Any work that is carried out before the Homeowner RRAP loan is approved in writing is not eligible for funding.

### **Get Started**

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5110

### **Rental Residential Rehabilitation Assistance Program - Landlords**

This program provides financial assistance to landlords to assist in upgrading the condition of existing self contained units to preserve rental affordability for low-income tenants.

### **Eligibility Criteria**

Landlords and owners of affordable, self contained housing can apply for funding if they house lower income tenants.

Rental rates must be below market rent both before and after the project is completed.

Properties must lack basic facilities or require major repairs in one or more of the following categories:

- Structural
- Electrical
- Plumbing
- Heating
- Fire safety

### Eligible Repairs

Only repairs required to bring properties up to minimum levels of health and safety are eligible to be covered with program funding. Once the repairs have been made, the property must remain livable for an additional 15 years, assuming normal care and maintenance is done.

### Ineligible Repairs

Any work that is carried out before approval for program funding is received is not eligible to be covered.

### Description

This program funds repairs and modifications to make sure Nova Scotians have access to affordable housing.

### Financial Assistance Available

Financial assistance is provided in the form of a fully forgivable loan, which can be used to cover the costs of mandatory repairs to units with lower income tenants. Landlords must agree to place a ceiling on the rental amounts after the repairs are completed to ensure the units remain affordable to lower income tenants. The landlord must also agree to only accept new tenants who have lower incomes.

The maximum amount of funding available per unit is \$24,000. Any additional repairs are the responsibility of the landlord to pay for.

### Get Started

Contact Housing Nova Scotia, one of our staff members will be happy to help. You can call us toll-free at 1-844-424-5110

### For information on the Town of Yarmouth By-Laws related to:

- Building Code Regulations
- Vacant and Abandoned Properties
- Minimum Housing Standards
- Unightly or Dangerous Properties

Please visit: <https://www.townofyarmouth.ca/town-hall/by-laws.html>

For information on building guidelines and permit applications, please visit: <https://www.townofyarmouth.ca/building-permits.html> or you can drop by Town Hall during business hours.

### Town of Yarmouth Staff Contacts:

400 Main Street, Yarmouth NS B5A 1G2  
Office Hours: Monday to Friday (8:30am to 4:30pm)

By-Law Enforcement Officer: Francois LaGrandeur  
Phone: 902-742-1505 x237  
email: [jrbuildingofficial@townofyarmouth.ca](mailto:jrbuildingofficial@townofyarmouth.ca)

Building Official/Inspector: Glenn Muise Phone: 902-742-1505 x 232  
Email: [buildinginspector@townofyarmouth.ca](mailto:buildinginspector@townofyarmouth.ca)

