

# Housing and Housing Support Grants & Programs

**Last Updated:  
November 4, 2019**

**PREPARED BY:  
DENNIS PILKEY  
DWPILKEY CONSULTING  
[DENNISPILKEY.CA](http://DENNISPILKEY.CA)**

**ADDITIONS, DELETIONS, AND COMMENTS  
CAN BE SENT TO: [PILKEYDW@EASTLINK.CA](mailto:PILKEYDW@EASTLINK.CA)**

This blank page is for two-sided printing purposes.

# Housing and Housing Support Grants & Programs

## Contents

- Overview ..... 1
- ShowMeTheGreen ..... 2
- Federal ..... 2
  - Other Federal Initiatives ..... 6
- Provincial..... 7
  - Other Provincial Grants and Housing Supports ..... 8
- Efficiency Nova Scotia ..... 9
- Halifax Regional Municipality (HRM) ..... 9
- Other Funding Sources..... 10
- Request for Help ..... 10

## Overview

This document is an addendum to a review of [Housing Quality and Affordability](#). The purpose of the addendum is to provide direct links to as many of the funding sources as possible that are referenced in the Housing paper, as well as some that aren't. Rather than duplicate other similar resources it is hoped that this document, with a focus on the needs of Dartmouth North, will complement them.

Many of the links below are not exclusive, i.e. there are many entries that end up at the same program. Grants and rebates are targeted to marginalized populations such as low income, seniors, persons with disabilities, and Indigenous peoples. The list does not include the many organizations that provide housing and housing support services. These organizations are described in Section 13.7 (pages 67 to 77) of the above Housing paper.

As more sources are brought to the attention of DWPilkey Consulting this addendum will be updated. This version was last updated as of November 4, 2019.

## ShowMeTheGreen

[ShowMeTheGreen.ca](http://ShowMeTheGreen.ca) provides a comprehensive list of resources for “Canadian government home renovation grants, rebates, tax credits and more”. The following are direct links to the sections of the website that may be of interest to Nova Scotians.

<a href="#">Nova Scotia Grants for Homeowners</a>	This page provides links and overviews for 33 government rebates and grants including Federal, Provincial and Municipal grants and rebates.
<a href="#">Nova Scotia Seniors Homeowner Grants</a>	Includes links and overviews for nine programs of specific interest to seniors (age 65 and over). Some of the programs are generic, i.e. for all homeowners. Others are more targeted, e.g. rural residents.
<a href="#">Nova Scotia Grants for Disabled Homeowners</a>	Includes links and overviews for two provincial programs and two municipal programs. The rehabilitation assistance program is for both homeowners and landlords.
<a href="#">Nova Scotia Windows Rebates</a>	Includes links and overviews for three provincial programs. The <a href="#">introductory page</a> also has many tips about window replacement as well as suggestions on making old windows work
<a href="#">Nova Scotia Furnace Rebates</a>	Includes links and overviews for seven provincial programs under which furnace rebates may be received. Programs aimed at increasing energy efficiency are less likely to have an income eligibility component.
<a href="#">Nova Scotia Insulation Rebates</a>	Completion of a home assessment could identify several insulation grants as well as other subsidized energy efficiency home modifications. See the Efficiency Nova Scotia section below for more details.
<a href="#">Nova Scotia Toilet Rebates</a>	Within Nova Scotia, only Cape Breton Regional Municipality has low flow toilet rebates.

## Federal

In the 2016-17 budget the federal government announced new funding initiatives of \$2.3 billion over two years, reversing a long-term decline of this type of funding. In the fall of 2017, the federal government released its National Housing Strategy. The primary focus of the National Housing Strategy (NHS) is meeting the needs of vulnerable populations. Two key goals are to remove 530,000 Canadians from housing need and cut homelessness in half over ten years. The NHS includes plans for a total of \$40 billion over ten years starting in 2019-20. This will increase slowly from about \$4 billion/year started in 2016-17 peaking at about \$5 billion/year in 2026-27. These amounts do not consider additional funds to be invested by other government levels, NPOs, and the private sector. The funds will be a mix of targeted funding, matching transfers, grants, and low-interest loans.

Completion of the [Nova Scotia federal provincial agreement](#) was announced on August 20, 2019. The agreement includes investments of almost \$197.1 million from each of the provincial and federal governments over a 10-year period. These amounts are in addition to the previously announced \$290.3 million announced through the Social Housing Agreement. The [2019-2022 Nova Scotia Action Plan for Affordable Housing](#) was presented at the Art Gallery of Nova Scotia on September 18, 2019. A [copy of the presentation](#) as well as a two-page [Fact Sheet](#) are also available. Subsequent Three-year Action Plans will be developed over the 10-year life of the agreement.

The [Federal/Provincial/Territorial \(FPT\) Housing Partnership Framework](#) forms the basis of development of bilateral agreements with each province and territory, except Quebec. [NHS At-a-Glance](#) provides an overview of the programs and expected start dates.

<a href="#">Homelessness Partnering Strategy (HPS)</a>	To be replaced with Reaching Home as of April 1, 2019. Previously <a href="#">AHANS</a> was the local fund administrator for HPS and funded 7 projects worth \$5.3 millions.
<a href="#">Reaching Home</a> (Replaces HPS)	<a href="#">AHANS</a> is the Community Entity for the Reaching Home program with responsibility for HRM and rural Nova Scotia. Cairdeil Place Society is the community entity for Cape Breton. <a href="http://www.endhomelessnesstoday.ca">www.endhomelessnesstoday.ca</a> is their web page for Reaching Home.
<a href="#">Funding: Homelessness projects</a>	Reaching Home has one national and 4 regional funding streams. The following apply to Nova Scotia: <a href="#">Community Capacity and Innovation funding stream</a> <a href="#">Designated Communities funding stream</a> <a href="#">Indigenous Homelessness funding stream</a>
<a href="#">National Housing Co-investment Fund – New Construction Stream</a>  \$7.45 billion starting in 2018  <a href="#">National Housing Co-Investment Fund - Repair and Renewal Stream</a>  \$5.72 billion starting in 2018	A combination of financial contributions and low-interest loans. The purpose of the fund is to attract partnerships and be a catalyst for investments from provinces/territories, municipalities, non-profits and co-operatives, and the private sector. Contributions, including in-kind, from another level of government are required to qualify for the funding. The purpose is to repair existing affordable and community housing as well as build new units.
<a href="#">Federal Community Housing Initiative</a>  \$500 million starting in 2018	Phase 1 of the Federal Community Housing initiative will provide funding over a 2-year period starting April 1, 2018. This funding assists federally administered community housing projects that are reaching the end of their operating agreements. Subsidies will continue on a transitional basis in order to maintain affordability of federal units and stabilize operations of community housing providers. It will also allow time for housing providers to transition to a new Phase II rental support program beginning in April 2020.

<a href="#">Canada Mortgage and Housing Corporation (CMHC)</a>	CMHC is the agency charged with implementing the National Housing Strategy on behalf of Employment and Social Development Canada (ESDC).
<a href="#">Affordable Housing Innovation Fund</a> \$200 million starting in 2016	Loans, forgivable loans, contributions and innovative financing options that support needs across the housing continuum
<a href="#">Rental Construction Financing</a> \$3.75 billion starting in 2017	Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.
<a href="#">Federal Lands Initiative</a> \$200 million starting in 2018	The Federal Lands Initiative supports the transfer of surplus federal lands and buildings to eligible proponents. This is available at discounted to no cost to be developed or renovated for use as affordable housing.
<a href="#">CMHC - Other funding and financing opportunities</a>	CMHC offers a broad range of funding and financing opportunities to move projects forward. Provides overviews and links to eleven funding and financing opportunities if the National Housing Strategy initiatives are outside the scope of a given housing project.
<a href="#">Innovation &amp; Research</a>	Includes ten initiatives, programs and funding opportunities that support research, capacity-building, excellence and innovation in housing research. Those with funding details are included below.
<a href="#">The NHS Demonstrations Initiative</a> \$12.5 million starting in 2018	The National Housing Strategy Demonstrations Initiative highlights innovative practices, technologies, programs, policies and strategies. These will help improve the performance, viability and effectiveness of affordable housing projects. It is anticipated that budgets for this initiative will range from \$25,000 to \$250,000 per demonstration project. Projects should have a duration of no more than 18 months. The latest open-call competitive application process closed July 17, 2019. The next call will likely launch about April 2020.
<a href="#">Community Housing Transformation Centre and Sector Transformation Fund</a> \$64.2 million starting Fall 2019  This initiative will be delivered by a third party comprised of a partnership of community housing organizations.	Fund provides: <ul style="list-style-type: none"> <li>- technical assistance and tools to increase the capacity of community housing providers</li> <li>- financial resources to support community housing providers who are exploring new and more efficient business models</li> </ul> Eligible recipients will receive a contribution of up to \$50,000 per community housing project with potential for additional funds up to \$150,000.

<p><a href="#">Community-Based Tenant Initiative</a></p> <p>\$10 million starting in 2019 over 5 years</p>	<p>Launching in 2019, the Community-Based Tenant Initiative provides contributions to support local organizations whose purpose is to assist people in housing need. The Initiative supports tenants having access to information on housing options and better participating in housing decisions that affect them.</p>
<p><a href="#">NHS Research and Planning Fund</a></p> <p>\$6.6 million starting in 2018</p>	<p>The National Housing Strategy Research and Planning Fund provides support to not-for-profit organizations and registered charities undertaking housing research. \$600,000 out of the \$6.6 million was awarded in 2018 and \$750,000 in 2019. Applications closed July 26, 2019. Next round of funding likely to be announced in Spring, 2020.</p>
<p><a href="#">Solutions Labs Initiative</a></p> <p>\$24.5 million starting in 2018</p>	<p>Solutions Labs provides funding and expert solution lab consultants to help solve complex housing problems using innovation methods and tools. Up to \$32 million per year for 8 to 12 projects from \$25,000 to \$250,000 per project. Applications closed July 26, 2019. Next round of funding likely to be announced in Spring, 2020.</p>
<p><a href="#">Collaborative Housing Research Network</a></p> <p>\$13.9 million starting in 2018</p>	<p>The Collaborative Housing Research Network is an independent, Canada-wide collaboration of academics and community partners. The Network focuses on researching housing conditions, needs and outcomes. This will provide objective, recognized, and high-quality research that supports housing policy decision-making and inform future program development. The application process for Stage 2 is underway (by invitation only) and results will be announced in February 2020.</p> <p>Dr. Catherine Leviten-Reid, Cape Breton University was a recipient of Stage 1 funding.</p> <p>The title of the research she is leading is: <i>An Evaluation of Affordable Housing Programs for those in Greatest Need.</i></p>
<p><a href="#">CMHC Housing Research Scholarship Program</a></p> <p>\$3.65 million starting in 2018</p>	<p>The CMHC Housing Research Scholarship Program supports larger in-depth research. This is done in co-operation with funding organizations like:</p> <ul style="list-style-type: none"> <li>• <a href="#">Social Sciences and Humanities Research Council</a> (SSHRC)</li> <li>• <a href="#">Natural Sciences and Engineering Research Council</a> (NSERC)</li> <li>• <a href="#">Canadian Institutes of Health Research's Institute of Population and Public Health</a> (CIHR-IPPH)</li> </ul>

<b>Provincial Territorial Initiatives</b>	The following three items are delivered through the <a href="#">Nova Scotia federal provincial agreement</a> . The <a href="#">2019-2022 Nova Scotia Action Plan for Affordable Housing</a> provides more detail. There are no links yet to specific programs funded under the bilateral agreement.
<b>Canada Community Housing Initiative</b> \$8.6 billion through the F-P-T bilateral agreements.	Will allow the repair and renewal of the existing social housing stock as well as creation of new social housing units. This funding requires matching provincial contributions. The NS Bilateral Agreement shows an allocation of \$148.9 million for this funding stream for 2019 to 2028.
<b>Canada Housing Benefit</b> \$4 billion through the F-P-T bilateral agreements.	Will provide rent subsidies, up to \$2,500 per family, directly to individuals, families, and households in housing need. The program details are being negotiated and will be incorporated in the bilateral agreement when completed. This benefit is not likely to start before the 2020-21 fiscal year.
<b>PT Priority Funding</b> \$2.2 billion through the F-P-T bilateral agreements.	This funding will be for regional needs and priorities within Nova Scotia. Nova Scotia will deliver and cost-match federal funds from the National Housing Strategy through a bilateral agreement with Canada Mortgage and Housing Corporation. The NS Bilateral Agreement shows an allocation of \$48.1 million for this funding stream for 2019 to 2028.

Other Federal Initiatives

<a href="#">Military Housing</a>	Information about military housing, including locations across Canada, types of homes available, who qualifies, and how to apply.
<a href="#">Veteran Homelessness in Canada</a>	Veterans Affairs Canada (VAC) is taking steps to reach out to Veterans who are homeless or at risk of becoming homeless. Local organizations are usually the first resource for anyone who is homeless.
<a href="#">GST/HST new housing rebate</a>	Information on the GST/HST new housing rebate.
<a href="#">Housing for Indigenous peoples</a>	Programs and subsidies that support the building and management of housing.

## Provincial

Completion of the [Nova Scotia federal provincial agreement](#) was announced On August 20, 2019. The agreement includes investments of almost \$197.1 million from each of the provincial and federal governments over a 10-year period. These amounts are in addition to the previously announced \$290.3 million announced through the Social Housing Agreement. The [2019-2022 Nova Scotia Action Plan for Affordable Housing](#) was presented at the Art Gallery of Nova Scotia on September 18, 2019. A [copy of the presentation](#) as well as a two-page [Fact Sheet](#) are also available. Subsequent Three-year Action Plans will be developed over the 10-year life of the agreement.

The Agreement covers The Canada Community Housing Initiative and the P/T Priorities funding stream. The Canada Housing Benefit stream is still being negotiated. Overviews of the three programs are provided above under the Federal section. Existing Nova Scotia programs are continuing under the 2019.20 budget allocation. New programs and related Information technology (IT) solutions are being developed on an ongoing basis. They are expected to be ready in early 2020.

### Links to current [Housing Nova Scotia](#) programs and services:

<a href="#">Shelter Enhancement</a>	Provides funding to improve existing shelter for women, children, and youth who have experienced family violence.
<a href="#">Affordable Housing Projects</a>	Provides funding for building and maintenance of affordable housing, home repairs/renovations, rent subsidies.
<a href="#">Public Housing and Other Affordable Rental Programs</a>	Provides 11,560 public housing units across the province under the management of five <a href="#">regional housing authorities</a> in addition to a rent supplement program.
<a href="#">Housing Programs for Persons with Disabilities</a>	Programs to help lower income people with disabilities make modifications to their homes so they are more accessible.
<a href="#">Housing Programs for Landlords</a>	Includes a range of three programs to help landlords who provide affordable living.
<a href="#">Financial Assistance and Grant Programs for Homeowners</a>	Includes a range of grants and forgivable loans to low income households to allow for emergency repairs as well as repairs related to health and safety.
<a href="#">Housing Programs for Seniors</a>	Includes several programs to help seniors with lower incomes maintain and modify their homes to ensure they are safe and affordable.
<a href="#">Landlord Rent Supplement Program</a>	Landlords are invited to submit information for consideration under the Rent Supplement Program.
<a href="#">Programs for Developers of Affordable Housing</a>	Financial assistance to businesses and not-for-profit organizations for the construction or renovation, and operation of affordable rental housing.
<a href="#">Neighbourhood Improvement Initiative</a>	Non-repayable grants for exterior, street facing improvements on the property and can be used for repairs, replacements, or the installation of new items.
<a href="#">Down Payment Assistance Program</a>	Assistance in purchasing a home to first-time qualified applicants.

## Other Provincial Grants and Housing Supports

<a href="#">Building Vibrant Communities Grant</a>	<p>Not-for-profits, local governments, businesses and educational institutions all have a role to play in eliminating poverty. They can apply for a grant that builds the capacity of community organizations and encourages collaboration. Housing is one of the eligible themes. The 2019-20 applications closed November 4, 2019. The <a href="#">2018-19 Grant Recipients</a> list shows the range of projects and amounts received.</p>
<a href="#">Housing Support Worker Initiative</a>	<p>Offering support to individuals who are homeless or at-risk of becoming homeless, the Housing Support Worker (HSW) Initiative is an integral component of the supports and services offered by Housing Nova Scotia.</p>
<a href="#">Live Well at Home</a>	<p>To help seniors live well at home, the province is providing programs and funding. There are a variety of supports, from taking care of daily needs like meal preparation to funding for a personal alert system. This page outlines nine programs that provide services and equipment to make it easier for seniors to live at home.</p>
<a href="#">Disability Support Program</a>	<p>The Disability Support Program (DSP) serves children, youth and adults with intellectual disabilities, long-term mental illness and physical disabilities in a range of community-based, residential and vocational/day programs. The programs listed on this page are for supports to enable persons with disabilities to live in a variety of housing situations.</p>
<a href="#">Poverty Reduction Government Innovation program</a>	<p>Nova Scotia has committed \$20 million over four years to fund projects as part of its poverty reduction strategy. The link to the left is the announcement for the 2018 (year two) grant recipients. Year three application process has not yet been announced. An overview presentation of the Nova Scotia <a href="#">Poverty Reduction Blueprint</a> provides more detail.</p>
<a href="#">Self-Managed Care</a>	<p>The Self-Managed Care Program allows people with physical disabilities to hire their own care providers and develop their own care plans, which gives them control over the services they need and the providers they choose. In addition, clients may appoint a third party “Care Manager” to act on their behalf in carrying out these tasks.</p>

## Efficiency Nova Scotia

[Efficiency Nova Scotia](#) (ENS) is the primary organization that currently administers the EnerGuide Energy Efficiency Home Evaluation in Nova Scotia. ENS works with seven partner Service Organizations (SOs) who conduct assessments in various parts of the province; there is some overlap as to which territories each covers. Efficiency Nova Scotia, working with more than 200 local partners, has helped 400,000 program participants complete energy efficiency projects, saving Nova Scotians \$180 million in annual energy savings. They have reached 1,000,000 tonnes of CO2 equivalent avoided annually.

<a href="#">Home Energy Assessment</a>	<p>Many of the programs under ENS start with a contracted Home Energy Assessment. Rebates are not subject to income eligibility. The tabs at the top of the page provide direct links to insulation, heating system and other rebates. There are several other helpful resources and information available from this page and its associated tabs.</p>
<a href="#">Home Warming</a>	<p>HomeWarming offers home energy assessments and upgrades for income-qualified homeowners, at no cost.. The page offers online, e-mail and phone options for initiating an application.</p>

## Halifax Regional Municipality (HRM)

<a href="#">Tax Exemptions for Low Income Property Owners</a>	<p>This program allows HRM to exempt a portion of property tax for homeowner's dependent on their income level.</p>
<a href="#">Tax Deferral for Low Income Property Owners</a>	<p>This allows for the deferral of property taxes based on income levels.</p>
<a href="#">Tax Relief for Non-Profit Organizations</a>	<p>This program provided non-profit groups property tax relief. Relief is offered at multiple levels, 100%, 75%, 50%, and 25%. Most of non-profit housing providers fall within the 50%-25% tax relief range. The majority being 25% relief for cooperative housing organizations.</p>
<a href="#">Community Grants Program</a>	<p>The Community Grants Program provides capital grants of up to \$25,000 and project grants up to \$5,000 to registered non-profit organizations and charities located throughout the Halifax region. Housing is an eligible funding category. Applications for 2019 are open until March 31, 2019. Look for the next round of applications early in 2020.</p>
<a href="#">Waiving of Building Permit Fees</a>	<p>In 2017 Regional Council adopted changes to the By-Law Number B-201 Respecting the Building Code, that allowed for the full waiver of building permit fees for non-profit housing providers, conditional on them meeting the criteria outlined in the linked pdf document.</p>

## Other Funding Sources

There are many other funding sources not included above such as banks, credit unions, funding organizations and foundations.

[United Way of Halifax](#) has traditionally funded many aspects of housing support organizations.

Similarly, there are many foundations that offer targeted funding for both small and large projects and programs. Learning about these is a challenge and success may require accessing professional services such as [Grant Connect](#). This service is not cheap - \$94 to \$138 per month on a 3-year plan. Smaller organizations, less than \$500K revenue per year, can get discounted rates as low as \$33 per month based on an up-front one-time payment for a three year subscription. There is also a pay as you go option at \$85 per month.

A Google search of "[foundations that fund affordable housing](#)" provides over 35 million results at no cost.

## Request for Help

DWPilkey Consulting will update this page periodically. Suggestions of other funding sources with links as well as corrections to anything included here would be welcomed. Send them to [pilkeydw@eastlink.ca](mailto:pilkeydw@eastlink.ca)