



BACKGROUNDER: Homeownership repair program funding levels revised

Homeownership Repair Program Information

Emergency Repair Program

- Provides financial assistance to eligible households to address emergency repairs that are urgently required to support the continued safe occupancy of the home.
- Clients receive assistance in the form of forgivable loans to subsidize the cost of the emergency repairs to their existing home.
- Available to low to modest income homeowners, including seniors on fixed incomes, as defined by the Core Need Income Threshold for their community.
- Applicants must be 19 years of age and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- Will cover costs up to a maximum of \$15,000 (*previously \$10,000*).
- The assistance excludes freight, airfare and accommodations cost.
- There is no longer a co-payment requirement for emergency repairs.

Fuel Tank Replacement Initiative

- A proactive approach which allows existing homeowners the opportunity to upgrade their aging aboveground fuel tanks.
- Clients receive assistance in the form of forgivable loans to subsidize the cost.
- Available to low to modest income homeowners, including seniors on fixed incomes, as defined by the Core Need Income Threshold for their community.
- Applicants must be 19 years of age and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- Will cover replacement costs up to a maximum of \$15,000 (*previously \$10,000*), to modernize their fuel tanks to current standard in order to prevent fuel leaks/spills and to obtain insurance.
- The assistance excludes freight, airfare and accommodations cost.
- For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.

Seniors Aging in Place

- Provides financial assistance to eligible households to support repairs/upgrades that make their home less expensive to operate, more durable and increase the economic life of the home so that they can live independently for as long as possible in their communities.
- It is available to low to modest income senior homeowners, as defined by the Core Need Income Threshold for their community.



- Applicants must be 60 years old, or older, and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- Clients receive assistance in the form of forgivable loans to subsidize the cost.
- Assistance up to a maximum of \$15,000 (*previously \$10,000*), per year is available to the senior homeowner.
- The assistance excludes freight, airfare and accommodations cost.
- For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.

Preventative Maintenance Program

- Enables existing homeowners to make minor repairs, renovations or maintenance checks to their existing homes to ensure a safe and healthy residence and to increase the useful economic life of their home.
- Clients receive assistance in the form of forgivable loans to subsidize the cost.
- It is available to low to modest income homeowners, including seniors on fixed incomes, as defined by the Core Need Income Threshold for their community.
- Applicants must be 19 years of age and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- Will cover replacement costs up to a maximum of \$5,000 (*previously \$3,000*), to modernize their fuel tanks to current standard in order to prevent fuel leaks/spills and to obtain insurance.
- The assistance excludes freight, airfare and accommodations cost.
- For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.

Major Home Repair Program

- Enables existing senior homeowners to make necessary health and safety related repairs to their existing homes to ensure a safe and healthy residence and to increase the useful economic life of their home.
- Clients receive assistance in the form of forgivable loans to subsidize the cost.
- Available to low to modest income senior homeowners, as defined by the Core Need Income Threshold for their community.
- Applicants must be 60 years old, or older, and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- Will cover repairs up to a maximum of \$50,000.
- The assistance excludes freight, airfare and accommodations costs.
- For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.



Mobility Modifications Program

- Provides assistance to existing homeowners with a household member living with a disability, to support modifications that will promote continued independent living.
- Housing NWT will fund modifications required to improve the accessibility of dwellings for persons with disabilities.
- Clients receive assistance in the form of forgivable loans to subsidize the cost.
- Housing NWT will fund modifications required to improve the accessibility of dwellings for persons with disabilities.
- Available to low to modest income homeowners, including seniors on fixed incomes, as defined by the Core Need Income Threshold for their community.
- Applicants must be 19 years of age and have lived in the NWT for three years and one continuous year in the community of application prior to approval.
- The assistance is limited to the cost of the accessibility modifications and shall not exceed the maximum assistance of \$50,000 available.
- The assistance excludes freight, airfare and accommodations costs.
- The modifications shall be related to the disabled occupant's disability and a letter/medical certificate from a qualified practitioner such as medical doctors, optometrists, audiologists, occupational therapists, physiotherapists and speech language pathologists must be provided to confirm the disability.
- For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.
- There are no changes to this program.