



Community Conversations

Additional information and resources for 'Community Conversation: Home' on September 21, 2022

Watch the recording here: <https://youtu.be/YeFZPib61Dw>

Stay up to date with the series here:

<https://parachute.ca/en/program/for-seniors-by-seniors-community-conversations/>

Parachute would like to express their appreciation of Taylor Nicholls, Caitlin Dundee, and Nathaniel Welch for their work on this resource.

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1. Federal - Government

1.1	
<i>Name</i>	Veterans Independence Program
<i>Through</i>	Veterans Affairs Canada
<i>Website</i>	Help at home - Veterans Affairs Canada
<i>Email</i>	information@veterans.gc.ca
<i>Phone Number</i>	1-866-522-2122.
<i>Eligibility</i>	<ul style="list-style-type: none"> • have qualified for a disability benefit, or • have qualified for the War Veterans Allowance, or • receive Prisoner of War Compensation, or • are eligible for, but can't access, a Contract Bed (also known as a Priority Access Bed) in a long term care facility.
<i>Limit</i>	\$6,775.43 (per principal residence)
<i>Notes</i>	None

1.2	
<i>Name</i>	Home Accessibility Tax Credit
<i>Through</i>	Government of Canada
<i>Website</i>	Home accessibility tax credit (HATC) - Canada.ca
<i>Email</i>	None provided
<i>Phone Number</i>	None provided
<i>Eligibility</i>	Canadians over the age of 65 or an individual with a disability, or a person living with an eligible individual
<i>Limit</i>	\$1,500, or 15% of amount spent
<i>Notes</i>	Complete when filing taxes

1.3	
<i>Name</i>	First Nations and Inuit Home and Community Care
<i>Through</i>	Government of Canada
<i>Website</i>	First Nations and Inuit home and community care
<i>Email</i>	None provided
<i>Phone Number</i>	<ul style="list-style-type: none"> · Northern Region: 1-866-509-1769 · Pacific Region: 1-800-317-7878 · Alberta Region: 780-495-2703 · Saskatchewan Region: 306-790-4835 · Manitoba Region: 204-983-3172 · Ontario Region: 613-952-0087 / 1-800-567-9604 · Quebec Region: 514-283-4774 / 1-800-567-9604 · Atlantic Region: 902-426-3646 / 1-800-567-9604
<i>Eligibility</i>	First Nations and Inuit people of all ages living with disabilities, chronic or acute illnesses. Individuals living on a First Nation reserve, in a First Nation Community north of 60, or in an Inuit community.
<i>Limit</i>	N/A
<i>Notes</i>	Must have undergone a formal assessment of continuing care service needs and have been assessed indicating the need for this service.

1.4	
<i>Name</i>	Home Adaptations for Seniors' Independence Program (HASI) On-Reserve
<i>Through</i>	Canada Mortgage and Housing Corporation (CMHC) through the Government of Canada
<i>Website</i>	Home Adaptations for Seniors' Independence Program (HASI)
<i>Email</i>	East (Atlantic & Quebec): qc-atlinhs-slan@cmhc-schl.gc.ca Ontario: oninhs@cmhc-schl.gc.ca

	Manitoba: mbinhs@cmhc-schl.gc.ca Saskatchewan: saskinhs-slan@cmhc-schl.gc.ca Alberta & North: abinhs@cmhc-schl.gc.ca British Columbia: bcinhs@cmhc-schl.gc.ca
<i>Phone Number</i>	None provided
<i>Eligibility</i>	First Nations or First Nations member living on reserve, must be 55 years or older, must have difficulties with daily living due to age, household income must be at or below the established limit based on where the community is located, the home must be the permanent residence.
<i>Limit</i>	\$20,000 (if on a reserve in northern or remote areas, may be increased by 25%)
<i>Notes</i>	Handrails, easy-to-reach and storage areas in the kitchen, lever handles on doors, walk-in showers with grab bars, bathtub grab bars and seats

1.5	
<i>Name</i>	Disability Tax Credit (DTC)
<i>Through</i>	Canada Revenue Agency (Government of Canada)
<i>Website</i>	Tax credits and deductions for persons with disabilities - Canada.ca
<i>Email</i>	None provided
<i>Phone Number</i>	1-800-959-8281
<i>Eligibility</i>	An individual must meet all three of the given criteria. An individual is unable to perform a certain function for everyday life (or 3 times longer than someone of similar age without the impairment), the impairment is present all or most of the time (at least 90%) and the impairment has lasted or is expected to last for a continuous period of 12 months.
<i>Limit</i>	Federally: 3% of net income or \$2,208. Provincial: varies by province

This project is funded by the Government of Canada's New Horizons for Seniors Program.

<i>Notes</i>	Medical and assistive devices are exempt from HST. Eligibility depends on which category the disability falls into (walking, mental function, dressing, feeding, eliminating, hearing, speaking, vision, life-sustaining therapy), or could allow for two categories.
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1.6	
<i>Name</i>	Home Accessibility Expenses
<i>Through</i>	Canada Revenue Agency (Government of Canada)
<i>Website</i>	Line 31285 – Home accessibility expenses - Canada.ca
<i>Email</i>	None provided
<i>Phone Number</i>	1-800-959-8281
<i>Eligibility</i>	Qualifying individual (either an individual eligible for the Disability Tax Credit or 65 years of age or older) or eligible individual (spouse, common-law partner, or other family member who claimed individual as “eligible dependent”, “caregiver amount”, or “inform dependent age 18 or older”)
<i>Limit</i>	\$10,000 per year
<i>Notes</i>	

1.7	
<i>Name</i>	Medical Expense Tax Credit
<i>Through</i>	Canada Revenue Agency (Government of Canada)
<i>Website</i>	Lines 33099 and 33199 – Eligible medical expenses you can claim on your tax return - Canada.ca
<i>Email</i>	None provided
<i>Phone Number</i>	1-800-959-8281

<i>Eligibility</i>	Eligible products and services that have a prescription and were fully paid in the previous calendar year.
<i>Limit</i>	3% of net income or \$2,421 CAD, whichever is lower
<i>Notes</i>	Covers as much as 15% of the out-of-pocket cost of the medical expense

2. Federal (Non-Government)

<i>2.1</i>	
<i>Name</i>	Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D)
<i>Through</i>	Canada Mortgage and Housing Corporation
<i>Website</i>	Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D)
<i>Email</i>	Location Specific- Indigenous and the North Housing Solutions
<i>Phone Number</i>	1-800-668-2642
<i>Eligibility</i>	<p>First Nations and First Nations members can apply for support for modifications to make the home accessible in relation to the occupant's disability. The following criteria must be met:</p> <ul style="list-style-type: none"> • The total household income must be at or below the established limit based on the location of the community. • The home must meet minimum health and safety standards. • The home must be located on-reserve.
<i>Limit</i>	Forgivable Loan of \$60,000 for the needed accessibility modifications. If the property is on-reserve in northern or remote areas, the maximum amount may be increased by 25%
<i>Notes</i>	

<i>2.2</i>	
<i>Name</i>	Home Adaptations for Seniors' Independence Program (HASI)

<i>Through</i>	Canada Mortgage and Housing Corporation
<i>Website</i>	Home Adaptations for Seniors' Independence Program (HASI)
<i>Email</i>	Location Specific- Indigenous and the North Housing Solutions
<i>Phone Number</i>	1-800-668-2642
<i>Eligibility</i>	<p>A First Nations or First Nations member living on reserve may receive assistance. However, the senior occupant must meet the following criteria:</p> <ul style="list-style-type: none"> ● Be 55 or older and have difficulties with daily activities due to age. ● The household income must be at or below the established limit based on where the community is located. ● The home must be a permanent residence.
<i>Limit</i>	Forgivable Loan of \$20,000 for the needed home adaptations. If the property is on-reserve in northern or remote areas, the maximum amount may be increased by 25%
<i>Notes</i>	

2.3	
<i>Name</i>	Quality of Life Equipment Program
<i>Through</i>	MS Society of Canada
<i>Website</i>	Quality of Life Equipment Program — MS Society of Canada
<i>Email</i>	equipment@mssociety.ca
<i>Phone Number</i>	1-844-859-6789
<i>Eligibility</i>	<ul style="list-style-type: none"> ● A confirmation of diagnosis of MS or allied disease and assessment of need from a health care professional ● Completed application form (Note: Please access as many other sources of funding possible, including government sources of funding, before applying to the MS Society of Canada) ● Program is open to all residents of Canada living with multiple sclerosis or an allied condition, except for residents of Quebec. ● Funding availability
<i>Limit</i>	\$1,000

This project is funded by the Government of Canada's New Horizons for Seniors Program.

<i>Notes</i>	
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<i>2.4</i>	
<i>Name</i>	Help Equipment Loan Program
<i>Through</i>	Red Cross
<i>Website</i>	Health Equipment Loan Program - Canadian Red Cross
<i>Email</i>	Location Specific
<i>Phone Number</i>	Location Specific
<i>Eligibility</i>	<ul style="list-style-type: none"> ● In need of health equipment ● Letter from a health care professional
<i>Limit</i>	Equipment Loan
<i>Notes</i>	

<i>2.5</i>	
<i>Name</i>	Equipment Program
<i>Through</i>	ALS Canada
<i>Website</i>	Equipment – ALS Society of Canada
<i>Email</i>	equipment@als.ca
<i>Phone Number</i>	1-800-267-4257
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Must be a member of ALS Canada ● A registered healthcare professional must: <ul style="list-style-type: none"> ○ assess the client and complete the Loan Equipment Request Form with as much detail as possible. ○ If applicable, the Loan Wheelchair Specifications Form must also be completed by the healthcare professional.
<i>Limit</i>	Equipment will be loaned if none in stock, co-pay may be available based on income
<i>Notes</i>	For equipment

2.6	
<i>Name</i>	Equipment Program
<i>Through</i>	Muscular Dystrophy Canada
<i>Website</i>	Equipment Program Muscular Dystrophy Canada
<i>Email</i>	josee.bray@muscle.ca
<i>Phone Number</i>	1-800-567-2873
<i>Eligibility</i>	<ul style="list-style-type: none"> ● registered client of Muscular Dystrophy Canada ● Maximum per item: Please contact your service specialist for information on your provincial cap ● Equipment costing less than \$200 will not be eligible for funding ● A completed application form ● Quotes from two different equipment vendors ● A signed equipment prescription from the appropriate licensed health care professional such as: an occupational therapist, physiotherapist, respiratory therapist, orthotist, physiatrist, registered nurse or podiatrist
<i>Limit</i>	None provided
<i>Notes</i>	

2.7	
<i>Name</i>	Ceridian Cares
<i>Through</i>	Ceridian Cares
<i>Website</i>	Ceridian Cares Application Form
<i>Email</i>	CeridianCaresCAN@ceridian.com
<i>Phone Number</i>	1-866-313-2827
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Most recent year's Canada Revenue Agency (CRA) Notice of Assessment (include the Notice of Assessment for all income earners in the household). Ceridian do not accept tax filing documents and only the CRA Notice of Assessment. ● Two quotes/estimates from vendor(s) or service provider(s) for the cost of the item(s) for which the financial assistance is

	<p>being requested</p> <ul style="list-style-type: none"> • Optional: Letter from a third party (e.g., doctor, teacher, social worker, therapist) • Applicant must be 18+ years of age • Recipient must be a Canadian resident • Recipient must be an individual or family in need of financial assistance related to the types of items supported by Ceridian Cares • For the Basic Essentials grant type, recipient annual household income must be at or below the "Low Income Cut Off before tax" level as defined by Stats Canada • For the Quality-of-Life grant type, recipient annual household income must be at or below the "median total income in their province or territory" as defined by Stats Canada
<i>Limit</i>	.Grants typically range from \$200 to \$4,000 with a maximum of \$5,000
<i>Notes</i>	

2.8	
<i>Name</i>	Grant
<i>Through</i>	JGL Foundation
<i>Website</i>	Grants – JGL Foundation
<i>Email</i>	contact@jglfoundation.com
<i>Phone Number</i>	None listed
<i>Eligibility</i>	<ul style="list-style-type: none"> • Has cerebral palsy • A letter from your physical therapist/occupational therapist/physician stating how your mobility or your child's mobility and/or functional ability will be enhanced by this piece of equipment. • A quote from the vendor who will supply the necessary equipment or a picture and price of the equipment from therapeutic website/catalog.
<i>Limit</i>	None listed
<i>Notes</i>	

3. Alberta

Province Wide

3.1	
<i>Name</i>	The Seniors Home Adaptation and Repair Program (SHARP)
<i>Through</i>	Alberta Supports
<i>Website</i>	Seniors Home Adaptation and Repair Program (SHARP) Alberta.ca
<i>Email</i>	Location Specific
<i>Phone Number</i>	1-877-644-9992
<i>Eligibility</i>	<ul style="list-style-type: none"> • have an annual income of \$75,000 or less • be 65 years of age or older – only one spouse or partner needs to be at least 65 – and listed as a registered owner of a residential property in a Land Titles Office • be a Canadian citizen, or have been lawfully admitted to Canada for permanent residence • be an Alberta resident, having lived in the province for at least 3 months • Must provide a written cost-estimate or receipts for all project funds being applied for
<i>Limit</i>	\$40,000 to Alberta seniors and senior couples with a total annual income of \$75,000 or less, and a minimum of 25% home equity in your primary residence where the work is to be completed
<i>Notes</i>	A low-interest home equity loan with the Government of Alberta to cover repairs, adaptations and renovations to their primary residence

3.2	
<i>Name</i>	Residential Access Modification Program (RAMP)
<i>Through</i>	Alberta Supports
<i>Website</i>	Residential Access Modification Program (RAMP) Alberta.ca
<i>Email</i>	css.ramp@gov.ab.ca
<i>Phone Number</i>	1-877-427-5760

<i>Eligibility</i>	<ul style="list-style-type: none"> ● a Canadian citizen or permanent resident who has lived in Alberta for 90 continuous days ● an Albertan of any age who uses a wheelchair or a senior (65+ years) who uses a 4-wheel walker on an ongoing basis ● living with a progressive neuro-degenerative disease* ● a homeowner, tenant or living with family ● an Indigenous person living off- or on-reserve ● within the income guidelines listed for your family size <table border="1" data-bbox="451 478 1421 1360"> <thead> <tr> <th>Family size</th> <th>Max income</th> <th>Family size</th> <th>Max income</th> </tr> </thead> <tbody> <tr> <td>Single Adult</td> <td>\$36,900</td> <td>Couple, no children</td> <td>\$46,500</td> </tr> <tr> <td>Single Adult, 1 child</td> <td>\$46,500</td> <td>Couple, 1 child</td> <td>\$56,100</td> </tr> <tr> <td>Single Adult, 2 children</td> <td>\$56,100</td> <td>Couple, 2 children</td> <td>\$65,700</td> </tr> <tr> <td>Single Adult, 3 children</td> <td>\$65,700</td> <td>Couple, 3 children</td> <td>\$75,300</td> </tr> <tr> <td>Single Adult, 4 children</td> <td>\$75,300</td> <td>Couple, 4 children</td> <td>\$84,900</td> </tr> <tr> <td>Single Adult, 5 children</td> <td>\$84,900</td> <td>Couple, 5 children</td> <td>\$94,500</td> </tr> </tbody> </table> <p data-bbox="467 1381 1404 1486">An additional \$7,131 family income can be added if the family has a child who permanently uses a wheelchair.</p>	Family size	Max income	Family size	Max income	Single Adult	\$36,900	Couple, no children	\$46,500	Single Adult, 1 child	\$46,500	Couple, 1 child	\$56,100	Single Adult, 2 children	\$56,100	Couple, 2 children	\$65,700	Single Adult, 3 children	\$65,700	Couple, 3 children	\$75,300	Single Adult, 4 children	\$75,300	Couple, 4 children	\$84,900	Single Adult, 5 children	\$84,900	Couple, 5 children	\$94,500
Family size	Max income	Family size	Max income																										
Single Adult	\$36,900	Couple, no children	\$46,500																										
Single Adult, 1 child	\$46,500	Couple, 1 child	\$56,100																										
Single Adult, 2 children	\$56,100	Couple, 2 children	\$65,700																										
Single Adult, 3 children	\$65,700	Couple, 3 children	\$75,300																										
Single Adult, 4 children	\$75,300	Couple, 4 children	\$84,900																										
Single Adult, 5 children	\$84,900	Couple, 5 children	\$94,500																										
<i>Limit</i>	up to \$7,500 per person each benefit year (April 1 to March 31) up to \$15,000 per person within 10 years																												
<i>Notes</i>	* government specifies what is included as a neuro-degenerative disease																												

3.3	
<i>Name</i>	Equipment Loan Program
<i>Through</i>	Alberta Health Services
<i>Website</i>	Equipment Loan Program Alberta Health Services
<i>Email</i>	Location Specific
<i>Phone Number</i>	Continuing Care Access Line 1-855-371-4122
<i>Eligibility</i>	<ul style="list-style-type: none"> • For people who are recovering from surgery or need palliative care so they can live in their own homes
<i>Limit</i>	<ul style="list-style-type: none"> • Short-term loans of medical equipment
<i>Notes</i>	Please see link for list of service locations

3.4	
<i>Name</i>	Accessibility Supports
<i>Through</i>	Easter Seals
<i>Website</i>	Accessibility Supports - Easter Seals
<i>Email</i>	accessibilitysupports@easterseals.ab.ca
<i>Phone Number</i>	1-877-732-7837
<i>Eligibility</i>	<ul style="list-style-type: none"> • Physical need for the equipment. Provide supporting documentation such as: a doctor's prescription, a physical or occupational therapist assessment or a letter of support from another appropriate professional. • Financial need for assistance. Each applicant must complete the financial section of the application. • provides the following mobility equipment when all other funding options have been exhausted: hospital beds, lift assist chairs, porch lifts, stairlifts, mobility scooters, power wheelchairs, portable ramps and ceiling tracks • household Income Tax Notice of Assessment from two years prior
<i>Limit</i>	<ul style="list-style-type: none"> • \$5,000.00
<i>Notes</i>	Equipment Loan Program & Home Automation Program:

	if Easter Seals Alberta contributes 51% or more of the cost of equipment, we retain ownership of the equipment
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3.5	
<i>Name</i>	Alberta Aids to Daily Living (AADL)
<i>Through</i>	Alberta Health
<i>Website</i>	Alberta Aids to Daily Living (AADL)
<i>Email</i>	aadl.reception@gov.ab.ca
<i>Phone Number</i>	780-427-0731
<i>Eligibility</i>	<ul style="list-style-type: none"> ● are an Alberta resident with a valid Alberta Health Care Insurance Plan card ● require assistance because of a long-term disability, chronic illness or terminal illness ● long-term and chronic conditions are defined as being 6 months or longer ● clinical assessment by a health care professional is required
<i>Limit</i>	Albertans pay 25% of the benefit cost to a maximum of \$500 per individual or family per year. Low-income Albertans and people receiving income assistance do not pay the cost-sharing portion.
<i>Notes</i>	

City/Region/ County Specific

3.6	
<i>Name</i>	Support Fund
<i>Through</i>	Spina Bifida and Hydrocephalus Association of Northern Alberta (SBHANA)
<i>Website</i>	Support Fund Spina Bifida and Hydrocephalus Association of Alberta
<i>Email</i>	info@sbhana.org
<i>Phone Number</i>	780-451-6921

<i>Eligibility</i>	<ul style="list-style-type: none"> • A member in good standing of the Spina Bifida and Hydrocephalus Association of Northern Alberta. • A resident of Northern Alberta (defined as the area north of Red Deer or the North – West Territories (with the exception of those applying for registration fees for Camp Freedom). Any individual with spina bifida between the ages of 12 – 19 years may apply. • Volunteer Support – a member claiming under the Support Fund is required to make a commitment of volunteer time to support the SBHANA where possible. The SBHANA has a variety of volunteer opportunities such as: SBHANA Board Member, Casino Volunteer, Race Committee Volunteer, Event Day Volunteers, and Donations and Sponsorship for the All Abilities Walk, Run & Roll Event. • A Funding Request Form must be completed and signed by the Applicant or Guardian. A description of the item and the original receipt and quote (and required copies) must be provided to the association for their records.
<i>Limit</i>	\$1500 per year
<i>Notes</i>	

4. British Columbia

Province Wide

<i>4.1</i>	
<i>Name</i>	BC Rebate for Accessible Home Adaptations (BC RAHA)
<i>Through</i>	BC Housing
<i>Website</i>	BC Rebate for Accessible Home Adaptations (BC RAHA) BC Housing
<i>Email</i>	No email for applicant services
<i>Phone Number</i>	1-800-257-7756
<i>Eligibility</i>	<ul style="list-style-type: none"> • You, or a member of your household, has a disability or lasting ability loss. • Your home adaptation request fits and relates to the disability or ability loss. Some requests need to be supported with an assessment from an Occupational Therapist (OT) or a Physical Therapist (PT).

	<ul style="list-style-type: none"> ● The tenant(s) and the person(s) requiring the adaptations must be one of the following: <ul style="list-style-type: none"> ○ Canadian citizen ○ Permanent resident of Canada ○ Refugee sponsored by the Government of Canada <ul style="list-style-type: none"> ■ Individual who has applied for refugee status and is not under private sponsorship (unless BC Housing accepts that the private sponsorship has broken down). ● Total before-tax household income is less than \$120,990. ● Household assets are less than \$100,000 (does not include equity in home being adapted). ● The home being adapted is the primary residence of the homeowner and the person needing the adaptations. ● The BC Assessment value of the home is below Home Value Limits for BC-RAHA. Or the home value is below the average assessed value of homes in your area. ● The home needing adaptation qualifies for this program. Check: List of eligible and ineligible housing.
<i>Limit</i>	\$17,500 in rebates to complete home adaptations
<i>Notes</i>	

<i>4.2</i>	
<i>Name</i>	BC Seniors' Home Renovation Tax Credit
<i>Through</i>	Government of BC
<i>Website</i>	Home renovation tax credit for seniors and persons with disabilities - Province of British Columbia
<i>Email</i>	ITBTaxQuestions@gov.bc.ca
<i>Phone Number</i>	1-877-387-3332
<i>Eligibility</i>	<ul style="list-style-type: none"> ● A resident of B.C., and ● A senior or a family member living with a senior, or ● A person with a disability or a family member living with a person with a disability (for 2016 and later tax years) ● The renovation must be to the principal residence
<i>Limit</i>	\$1,000 per tax year and is calculated as 10% of the qualifying renovation expense (maximum \$10,000 in expenses)

<i>Notes</i>	
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4.3	
<i>Name</i>	Individual Grant Application
<i>Through</i>	Kinsmen Foundation of BC
<i>Website</i>	Apply for Funding – Kinsmen Foundation Of BC
<i>Email</i>	kinsmenfoundationofbc@shaw.ca
<i>Phone Number</i>	No number
<i>Eligibility</i>	<ul style="list-style-type: none"> ● financial need of the applicant ● type of disability ● how the equipment request will improve the applicant's quality of life and increase personal independence ● if the applicant has explored other avenues of funding ● two or more quotes (from different vendors) for the equipment being applied for ● how long the equipment will meet the client's need ● letter of support and/or assessment from a health care practitioner such as a medical doctor, occupational therapist or physiotherapist
<i>Limit</i>	Ramps – \$300 Portable lift system – \$2000 Assistive technology devices – \$1000
<i>Notes</i>	For equipment

4.4	
<i>Name</i>	Individual Grant Application
<i>Through</i>	BC Rehab Foundation
<i>Website</i>	Individual Grant Eligibility BC Rehab Society
<i>Email</i>	trynka.gogal@bcrehab.org
<i>Phone Number</i>	604-737-6383

<i>Eligibility</i>	<ul style="list-style-type: none"> ● financial need of the applicant <ul style="list-style-type: none"> ○ Need tax assessment & property tax assessment ● type of disability ● how the equipment request will improve the applicant's quality of life and increase personal independence ● if the applicant has explored other avenues of funding ● two or more quotes (from different vendors) for the equipment being applied for ● how long the equipment will meet the client's need ● do not fund additional equipment already acquired, unless it's a back-up wheelchair ● letter of support and/or assessment from a health care practitioner such as a medical doctor, occupational therapist or physiotherapist.
<i>Limit</i>	Depends on device usually up to \$2500, Lift chairs – \$1000
<i>Notes</i>	range of new and used equipment

<i>4.5</i>	
<i>Name</i>	Medical Supplies & Equipment Benefit
<i>Through</i>	First Nations Health Authority
<i>Website</i>	https://www.fnha.ca/benefits/medical-supplies-and-equipment
<i>Email</i>	info@fnha.ca
<i>Phone Number</i>	1-855-550-5454.
<i>Eligibility</i>	<ul style="list-style-type: none"> ● First Nations Health Authority Eligible ● Get a prescription or written recommendation by a health care profession ● Ensure prior approval before purchase
<i>Limit</i>	NA
<i>Notes</i>	NA

5. Manitoba

Province Wide

5.1	
<i>Name</i>	Secondary Suites Program (Granny Suites)
<i>Through</i>	Government of Manitoba
<i>Website</i>	Secondary Suites
<i>Email</i>	none found
<i>Phone Number</i>	1-866-689-5566
<i>Eligibility</i>	a homeowner living in the single detached unit; must be the primary residence; home must meet the minimum requirements of health and safety standards of Manitoba
<i>Limit</i>	\$35,000 to cover 50% of construction costs
<i>Notes</i>	homeowners must ensure rent stays below the maximum rental rate and that utilities are included

5.2	
<i>Name</i>	Cerebral Palsy Grant
<i>Through</i>	Cerebral Palsy Association of Manitoba
<i>Website</i>	Cerebral Palsy Association of Manitoba - Grants
<i>Email</i>	office@cerebralpalsy.mb.ca
<i>Phone Number</i>	204-982-4842 or 1-800-416-6166
<i>Eligibility</i>	Adults: over 18 years of age, diagnosed with cerebral palsy, a current paid member of the Association, must be a resident of Manitoba Children: must be diagnosed with cerebral palsy; a family member must be a current paid member of the Association; must be a resident of Manitoba
<i>Limit</i>	Only mentions a limit of \$1,000 for iPads and computers.

<i>Notes</i>	Grant for mobility and communication equipment. If request is over \$1,500, must include two estimates.
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5.3	
<i>Name</i>	Employment and Income Assistance
<i>Through</i>	Government of Manitoba
<i>Website</i>	Province of Manitoba fs - Employment and Income Assistance (EIA)
<i>Email</i>	eia@gov.mb.ca
<i>Phone Number</i>	204-948-4000, outside Manitoba 1-855-944-8111
<i>Eligibility</i>	Must live in Manitoba and must be in financial aid. Disability specifically: must be over 18 years of age and must have a mental or physical disability that is likely to last more than 90 days and keeps the individual from earning enough money to pay for the family's basic needs
<i>Limit</i>	\$4,000 per person, max of \$16,000 per family Children's trust fund: \$40,000
<i>Notes</i>	If the individual has a disability, a grant may be given separately for medical equipment and supplies

5.4	
<i>Name</i>	Access to Benefits - Financial Empowerment Program
<i>Through</i>	Manitoba Possible
<i>Website</i>	Financial Empowerment - Disability & Deaf Services and Support — Manitoba Possible
<i>Email</i>	aprefontaine-gibson@manitobapossible.ca
<i>Phone Number</i>	204-975-3103 or 1-866-282-8041 (toll free)
<i>Eligibility</i>	Must have a disability (intellectual, physical, mental, non-visible) with an income below Canada's Low-Income-Cut-Off
<i>Limit</i>	n/a
<i>Notes</i>	Assistance in applying for government benefit programs and tax

	credits
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5.5	
<i>Name</i>	Saving Circle - Financial Empowerment Program
<i>Through</i>	Manitoba Possible
<i>Website</i>	Financial Empowerment - Disability & Deaf Services and Support — Manitoba Possible
<i>Email</i>	aprefontaine-gibson@manitobapossible.ca
<i>Phone Number</i>	204-975-3103 or 1-866-282-8041 (toll free)
<i>Eligibility</i>	Must have a disability (intellectual, physical, mental, non-visible) with an income below Canada's Low-Income-Cut-Off
<i>Limit</i>	\$250 of max savings, will provide max of \$750
<i>Notes</i>	10-week money saving course which will then 3:1 match savings

5.6	
<i>Name</i>	Individual Development Account (IDA) - Financial Empowerment Program
<i>Through</i>	Manitoba Possible
<i>Website</i>	Financial Empowerment - Disability & Deaf Services and Support — Manitoba Possible
<i>Email</i>	aprefontaine-gibson@manitobapossible.ca
<i>Phone Number</i>	204-975-3103 or 1-866-282-8041 (toll free)
<i>Eligibility</i>	Must have completed the Saving Circle program; must have a disability (intellectual, physical, mental, non-visible) with an income below Canada's Low-Income-Cut-Off
<i>Limit</i>	\$1,000 of maximum savings; will be provided max of \$2,000
<i>Notes</i>	12-month money-saving program, will match 2:1 on the individual's savings.

5.7	
<i>Name</i>	Personal Injury Protection Plan
<i>Through</i>	Manitoba Public Insurance
<i>Website</i>	Personal Injury Protection Plan
<i>Email</i>	None provided
<i>Phone Number</i>	Winnipeg: 204-985-7000 Outside Winnipeg/Rest of Manitoba: 1-800-665-2410
<i>Eligibility</i>	All residents of Manitoba
<i>Limit</i>	\$108,000
<i>Notes</i>	Coverage if an individual was in an automobile collision, compensation focuses on economic loss from the injury.

5.8	
<i>Name</i>	Community Living disABILITY Services
<i>Through</i>	Government of Manitoba
<i>Website</i>	Province of Manitoba fs - Community Living disABILITY Services
<i>Email</i>	mgi@gov.mb.ca
<i>Phone Number</i>	204-945-0183, 1-866-559-6778 (toll free)
<i>Eligibility</i>	Must have a significant impaired intellectual functioning prior to 18 years of age; must be 18 years of age or older; must require assistance to meet basic needs (personal care, house management); must be a resident of Manitoba
<i>Limit</i>	\$11,790 for respite or in-home services alone \$23,580 for both respite and in-home services
<i>Notes</i>	Offers assistance with: supports to people living at home with family, day services, residential services, clinical services and crisis intervention. A Personal Supports Budget Level is assigned according to individual needs (from 1-7) and then will be given funding based on that level.

City/Region/County Specific

5.9	
<i>Name</i>	Assistive Technology Service
<i>Through</i>	Health Sciences Centre, Winnipeg
<i>Website</i>	Services - Health Sciences Centre
<i>Email</i>	None provided
<i>Phone Number</i>	204-787-2370
<i>Eligibility</i>	Must be referred by an occupational therapist
<i>Funding Limit</i>	n/a
<i>Notes</i>	Specialized electronic and mechanical aids for adults with physical disabilities.

6. New Brunswick

Province Wide

6.1	
<i>Name</i>	Homeowner Repair Program
<i>Through</i>	New Brunswick Canada
<i>Website</i>	Homeowner Repair Program
<i>Email</i>	sd-ds@gnb.ca
<i>Phone Number</i>	N/A
<i>Eligibility</i>	<ul style="list-style-type: none"> the household income must be below the established "housing income limits" which vary by household size and by geographical areas within the province. must own the home and live in it the home must require major repairs or lack basic facilities. modifications are required for people with disabilities and must be housing related and/or provide access to permanently installed including basic facilities within the dwelling. adaptations required for seniors must facilitate and prolong independent living (i.e., using the kitchen & getting around hallways)
<i>Limit</i>	<ul style="list-style-type: none"> The maximum forgivable loan per housing unit is \$15,000 for homeowner repairs. The amount of forgivable loan is based upon a sliding income scale and the amount of required repairs. Any repayable loan amount is at the provincial borrowing interest rate and can be repaid over a period of up to 15 years. Homeowner households may be eligible for a forgivable loan for both disabled accessible modifications and major repair items to a maximum of \$20,000. Seniors are eligible for a forgivable loan for minor adaptations to facilitate independent living to a maximum of \$5,000. Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.

<i>Notes</i>	
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6.2	
<i>Name</i>	Homeowner Repair Program for Seniors
<i>Through</i>	SCHL CMHC (Canada Mortgage and Housing Corporation)
<i>Website</i>	Homeowner Repair Program for Seniors
<i>Email</i>	
<i>Phone Number</i>	Department of Social Development at 1-833-733-7835
<i>Eligibility</i>	<ul style="list-style-type: none"> ● 65 years of age or older ● The total household income is below the income limit for the area. The Department of Social Development can provide the income limit for the area when a senior applies for assistance ● Have difficulty with daily living activities due to diminishing ability brought on by aging ● Are a homeowner or renter in the private market. If the senior is in a rental property, the senior will need written agreement from the landlord
<i>Limit</i>	<ul style="list-style-type: none"> ● A forgivable loan of up to \$5,000 is available, earned over seven years. The exact amount is based on the cost of materials and labour necessary to do the required adaptations.
<i>Notes</i>	

6.3	
<i>Name</i>	New Brunswick Home Improvement Program
<i>Through</i>	CGP&H (Community Grants, Planning & Housing)
<i>Website</i>	New Brunswick Home Improvement Program
<i>Email</i>	Program Administrator, Community Grants Planning & Housing bmccann@cgph.net

<i>Phone Number</i>	Program Administrator, Community Grants Planning & Housing 609-664-2781																		
<i>Eligibility</i>	<ul style="list-style-type: none"> If the total household income is less than the income limits below, an individual may be eligible to participate in the program. (Income limits updated annually) <table border="1"> <thead> <tr> <th>Household Size</th> <th>Maximum Income</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$75,936</td> </tr> <tr> <td>2</td> <td>\$86,784</td> </tr> <tr> <td>3</td> <td>\$97,632</td> </tr> <tr> <td>4</td> <td>\$108,480</td> </tr> <tr> <td>5</td> <td>\$117,158</td> </tr> <tr> <td>6</td> <td>\$125,837</td> </tr> <tr> <td>7</td> <td>\$134,515</td> </tr> <tr> <td>8</td> <td>\$143,194</td> </tr> </tbody> </table>	Household Size	Maximum Income	1	\$75,936	2	\$86,784	3	\$97,632	4	\$108,480	5	\$117,158	6	\$125,837	7	\$134,515	8	\$143,194
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6	\$125,837																		
7	\$134,515																		
8	\$143,194																		
<i>Limit</i>	<ul style="list-style-type: none"> Up to \$30,000 																		
<i>Notes</i>																			

<i>6.4</i>	
<i>Name</i>	Minor Home Repairs Grant
<i>Through</i>	New Brunswick Canada
<i>Website</i>	Minor Home Repairs Grant
<i>Email</i>	N/A
<i>Phone Number</i>	1-855-550-0552
<i>Eligibility</i>	<p>Participants of the Seniors Health, Well-being and Home Safety Review who are:</p> <ul style="list-style-type: none"> 65 years of age or older, and

	<ul style="list-style-type: none"> a resident of New Brunswick. Total household income is at or below the low-income seniors benefit limits.
<i>Limit</i>	<ul style="list-style-type: none"> A one-time, non-repayable grant of up to \$1500, one per household.
<i>Notes</i>	

6.5	
<i>Name</i>	New Brunswick Seniors' Home Renovation Tax Credit
<i>Through</i>	New Brunswick Canada
<i>Website</i>	New Brunswick Seniors' Home Renovation Tax Credit
<i>Email</i>	N/A
<i>Phone Number</i>	1-800-669-7070
<i>Eligibility</i>	<ul style="list-style-type: none"> a resident of New Brunswick, and a senior or a family member living with a senior. <p>Seniors and their family members at all income levels are eligible. If you are a senior or you are living with a senior relative in your home, you could qualify for a total tax credit of up to \$1,000 every year, regardless of income.</p> <p>The renovation must be to the principal residence, which is the home you primarily live in.</p>
<i>Limit</i>	<ul style="list-style-type: none"> You can claim up to \$10,000 worth of eligible home improvements on your tax return. The amount of money you get back for these expenses is calculated as 10 per cent of the eligible expenses you claim.
<i>Notes</i>	

6.6	
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<i>Name</i>	Housing Assistance for Persons with Disabilities
<i>Through</i>	New Brunswick Canada
<i>Website</i>	Housing Assistance for Persons with Disabilities
<i>Email</i>	sd-ds@gnb.ca
<i>Phone Number</i>	N/A
<i>Eligibility</i>	<p>Any individual who is restricted or lacks the ability (resulting from an impairment) to perform an activity in the manner or within the range considered normal may be eligible.</p> <p>Other Conditions:</p> <ul style="list-style-type: none"> • Modifications to existing dwellings must be housing related and/or provide access to permanently install, basic facilities within the dwelling. • All work shall conform to the requirements of the most current National Building Code. <p>Eligible Properties:</p> <ul style="list-style-type: none"> • Any residential property where work will be undertaken to improve accessibility for a disabled occupant/tenant. • Secondary/garden suites can only be created on existing family housing residential properties. The applicant must be able to demonstrate that the property can feasibly be converted to include a secondary or garden suite which will meet this department's requirements. Units created shall be modest in size and amenities. • Additions to existing dwellings may also be eligible as long as they meet this department's requirements. • Only properties that meet acceptable standards of health and safety are eligible
<i>Limit</i>	<ul style="list-style-type: none"> • For homeowners in need of disabled accessible modifications assistance is in the form of a forgivable loan up to a maximum of \$10,000. • Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000. • The maximum forgivable loan for the creation of a secondary/garden suite or an extension to an existing dwelling is \$24,000
<i>Notes</i>	

City/Region/County Specific

6.7	
<i>Name</i>	Home Owner Repair Program for Seniors (Service New Brunswick - Saint John)
<i>Through</i>	Caredove.com
<i>Website</i>	Home Owner Repair Program for Seniors
<i>Email</i>	
<i>Phone Number</i>	1 (833) 733-7835
<i>Eligibility</i>	<ul style="list-style-type: none"> ● 65 years of age or older; ● total household income is below the income limit for the area. ● have difficulty with daily living activities due to diminishing ability brought on by aging; ● homeowner or renter in the private market. If the senior is a renter, the senior will need written agreement from the landlord
<i>Limit</i>	<ul style="list-style-type: none"> ● The maximum forgivable loan per housing unit is \$15,000 for homeowner repairs ● Homeowner households may be eligible for a forgivable loan for both disabled accessible modifications and major repair items to a maximum of \$20,000. ● Seniors are eligible for a forgivable loan for minor adaptations to facilitate independent living to a maximum of \$5,000.
<i>Notes</i>	

7. Newfoundland and Labrador

Province Wide

7.1	
<i>Name</i>	Home Modification Program (HMP)
<i>Through</i>	Newfoundland and Labrador Housing Corporation (NLHC)
<i>Website</i>	Home Modification Program (HMP) - Newfoundland and Labrador Housing Corporation
<i>Email</i>	N/A
<i>Phone Number</i>	<p>Inquiries can be made directly to the regional office nearest you:</p> <ul style="list-style-type: none"> ● Avalon Regional Office: (709) 724-3196 ● Corner Brook: (709) 639-5201 ● Gander: (709) 256-1300 ● Goose Bay: (709) 896-1920 ● Grand Falls-Windsor: (709) 292-1000 ● Marystown: (709) 279-5375 ● Stephenville: (709) 643-6826
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Homeowners with low-to-moderate income requiring accessibility modifications to their homes (an Occupational Therapist's report is required clearly indicating whether modifications are non-urgent or urgent. NOTE: Urgent modifications are required for the client to return/remain home. Where extenuating circumstances exist and at the discretion of NLHC, a report prepared by a qualified medical professional other than an Occupational Therapist may be accepted); The program serves applicants with an annual income of \$46,500 or less. <p>Accessibility modifications may include items such as:</p> <ul style="list-style-type: none"> ● Installation of a ramp; widened doorways/halls to increase space for a wheelchair; ● Roll/walk-in showers, bathtub grab bars; and seats.

<i>Limit</i>	<ul style="list-style-type: none"> Funding is limited to the costs associated with repairs. Persons with accessibility needs may receive a forgivable loan of up to \$7,500. Repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 [\$13,000 in Labrador]. Forgivable loans are earned by maintaining ownership and occupancy of the dwelling for five years.
<i>Notes</i>	

<i>7.2</i>	
<i>Name</i>	Provincial Home Repair Program (PHRP)
<i>Through</i>	Newfoundland and Labrador Housing Corporation
<i>Website</i>	Provincial Home Repair Program (PHRP) - Newfoundland and Labrador Housing Corporation
<i>Email</i>	N/A
<i>Phone Number</i>	<ul style="list-style-type: none"> Avalon Regional Office: (709) 724-3196 Corner Brook: (709) 639-5201 Gander: (709) 256-1300 Goose Bay: (709) 896-1920 Grand Falls-Windsor: (709) 292-1000 Marystown: (709) 279-5375 Stephenville: (709) 643-6826
<i>Eligibility</i>	<ul style="list-style-type: none"> Homeowners with low income (an annual household income of \$32,500 or less) requiring repairs to their dwellings. Except in the case of emergency PHRP, the client must have owned and occupied the property for a minimum of five (5) years. There is a lifetime assistance cap of \$12,500. An application for a second project can be submitted after seven (7) years have passed.
<i>Limit</i>	<ul style="list-style-type: none"> Forgivable loan funding is available for homeowners up to a maximum of \$5,000 [\$6,500 in Labrador]. Repairs exceeding these levels may be addressed under a repayable loan of up to \$12,500 [\$15,500 in Labrador].
<i>Notes</i>	

7.3	
<i>Name</i>	Rental Housing Program
<i>Through</i>	Newfoundland and Labrador Housing Corporation
<i>Website</i>	Rental Housing Program
<i>Email</i>	N/A
<i>Phone Number</i>	<p>For further information about the Rental Housing Program, please contact staff at the regional office nearest you:</p> <ul style="list-style-type: none"> ● Avalon Regional Office: (709) 724-3197 ● Corner Brook: (709) 639-5201 ● Gander: (709) 256-1300 ● Goose Bay: (709) 896-1920 ● Grand Falls-Windsor: (709) 292-1000 ● Marystown: (709) 279-5375 ● Stephenville: (709) 643-6826
<i>Eligibility</i>	<ul style="list-style-type: none"> ● the total household income falls within certain income levels; ● the present housing is adequate but the individual pays more than 30 per cent of the total household income towards rent and heat; ● the present housing is unsuitable, the individual pays less than 30 per cent of the total household income – for rent; however, suitable housing in the applicant's area would cost 30 per cent or more of the total household income.
<i>Limit</i>	N/A
<i>Notes</i>	

8. Nova Scotia

Province Wide

<i>8.1</i>	
<i>Name</i>	Home Adaptations for Seniors' Independence
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Home Adaptations for Seniors' Independence Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> ● must be at least 65 years old ● must experience difficulty with daily activities due to your age ● the total household income is below the established income limit, which varies depending on household size and the area you live in ● must be an owner and permanent resident of the home that will undergo repair/adaptation <p>The senior must submit an application for approval before receive funding. Any work that is completed before approval is not eligible to be covered.</p>
<i>Limit</i>	<ul style="list-style-type: none"> ● One-time forgivable grant of up to \$3,500 is available and does not need to be repaid as long as the homeowner agrees to live in their home for a minimum of six months after the adaptations are made.
<i>Notes</i>	

8.2	
<i>Name</i>	Emergency Repair Program
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Emergency Repair Program Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> • The individual lives in a rural area (communities of less than 2,500 and larger communities over 2,500 that do not have a defined core area) • The house requires emergency repairs to live in it safely • The total household income is below the established income limit, which varies depending on household size and the area where the individual lives
<i>Limit</i>	<ul style="list-style-type: none"> • The maximum amount of funding available is a \$7,000 grant. The amount depends on the total cost of the repairs.
<i>Notes</i>	

8.3	
<i>Name</i>	Home Ownership Preservation
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Home Ownership Preservation Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<p>A variety of factors determines the amount of funding to be received. These include:</p> <ul style="list-style-type: none"> • Annual household income • Household size • Household location <p>The home must also require repairs to any one of the following major areas:</p>

	<ul style="list-style-type: none"> ● Structural ● Framework ● Plumbing ● Electrical system ● Heating system ● Fire safety <p>Once the application is approved, the individual must sign an agreement to stay in the home for at least 10 years after the repairs are completed.</p>
<i>Limit</i>	N/A
<i>Notes</i>	

<i>8.4</i>	
<i>Name</i>	Disabled Residential Rehabilitation Assistance Program for Homeowners
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Disabled Residential Rehabilitation Assistance Program for Homeowners Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Eligibility for this program is determined based on the value of the home and the total household income. Property values and income thresholds can vary based on where the home is located and the size of the household.
<i>Limit</i>	<ul style="list-style-type: none"> ● The maximum amount of funding available for homeowners is a \$16,000 forgivable loan.
<i>Notes</i>	

8.5	
<i>Name</i>	Provincial Housing Emergency Repair Program
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Provincial Housing Emergency Repair Program
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> • The individual must own and live in the home in need of renovation • The household income must be below established ceilings, which are based on the household income and the area where it is located • Repairs must be permanent and consideration will be given to repairs that improve health and safety such as wiring, roofing, septic tanks and wells • The individual must have owned the home for at least one year • Cosmetic repairs are not eligible for funding.
<i>Limit</i>	<ul style="list-style-type: none"> • The maximum amount of funding available is a \$6,500 grant to help cover the cost of labour and materials.
<i>Notes</i>	

8.6	
<i>Name</i>	Access-A-Home
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Access-A-Home Program Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> • You or a family member must be a wheelchair user because of a long term disability • You or a family member must be expected to be a wheelchair user within the next six months because of a long term disability

	<ul style="list-style-type: none"> • The modifications must be made to the main/primary home • If you do not own your home, you must provide written approval from the owner for the modification
<i>Limit</i>	<ul style="list-style-type: none"> • This program provides eligible clients with a non-repayable grant of up to \$7,000 to help make their home wheelchair accessible. The amount of the grant varies based on household income.
<i>Notes</i>	

<i>8.7</i>	
<i>Name</i>	The Senior Citizens Assistance Program
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	The Senior Citizens Assistance Program Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> • You or your spouse must be at least 65 years old • 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 have lived in your home for at least one year.
<i>Limit</i>	<ul style="list-style-type: none"> • A grant of up to \$6,500 is available.
<i>Notes</i>	

<i>8.8</i>	
<i>Name</i>	Parent Apartment Program
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Parent Apartment Program Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110

<i>Eligibility</i>	<ul style="list-style-type: none"> • The applicant must own and live in the home in need of renovation • The applicant must have a good credit rating • The applicant must be 50 years of age or older • The total household income is below the established income limit, which varies depending on household size and the area where the dwelling is located. • The additions/renovation must include a bedroom (minimum of 120 sq. ft) and closet space. Washroom and kitchen spaces are optional, but if they are not included, they must be easily accessible
<i>Limit</i>	<ul style="list-style-type: none"> • The maximum loan available is \$25,000 and it must be repaid over a maximum of 10 years. The interest rate is established at the time of approval. If a chattel mortgage is used to secure the loan, the repayment term is a maximum of six years.
<i>Notes</i>	

<i>8.9</i>	
<i>Name</i>	Small Loans Assistance Program
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Small Loans Assistance Program Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> • The total household income is below the established income limit, which varies depending on household size and the area where the dwelling is located • The applicant must own and live in the home in need of renovation • The applicant must have a good credit rating
<i>Limit</i>	<ul style="list-style-type: none"> • The maximum loan amount is \$20,000 and depending on the amount of the loan, the applicant may be able to secure it with a promissory note or a registered mortgage.
<i>Notes</i>	

City/Region/County Specific

<i>8.10</i>	
<i>Name</i>	Homeowner Residential Rehabilitation Assistance Programs (RRAP) - Halifax
<i>Through</i>	Housing Nova Scotia
<i>Website</i>	Homeowner Residential Rehabilitation Assistance Programs (RRAP) Housing Nova Scotia
<i>Email</i>	N/A
<i>Phone Number</i>	1-844-424-5110
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Homeowners are eligible to apply if the total assessed value of the residential property is at or below \$250,000 in Halifax Regional Municipality or \$175,000 in the rest of the province. Also, the household income must be below a certain amount based on where the applicant lives and the size of the household. ● Eligible properties either lack basic facilities, or require repairs in one or more of the following five categories: <ol style="list-style-type: none"> 1. Structural 2. Electrical 3. Plumbing 4. Heating 5. Fire safety <p>Financial assistance may also be available to help with overcrowding.</p>
<i>Limit</i>	<ul style="list-style-type: none"> ● The maximum amount of funding available is \$18,000 and can be forgiven over a maximum of five years.
<i>Notes</i>	

9. Ontario

Province Wide

9.1	
<i>Name</i>	Assistive Devices Program
<i>Through</i>	Government of Ontario
<i>Website</i>	Assistive Devices Program ontario.ca
<i>Email</i>	<ul style="list-style-type: none"> • assistivedevicesprogram@one-mail.on.ca • adp@ontario.ca
<i>Fax Number</i>	416 327-8192
<i>Eligibility</i>	<ul style="list-style-type: none"> • be an Ontario resident • have a valid Ontario health card • have a disability requiring the equipment or supplies for six months or longer
<i>Limit</i>	<ul style="list-style-type: none"> • This program covers 75% of the cost for most equipment and supplies. For these items, the program is billed directly by the supplier and the applicant pays 25% when the applicant purchases the item. • In some cases, the applicant will receive a series of payments throughout the year to help cover the cost of supplies.
<i>Notes</i>	

9.2	
<i>Name</i>	Seniors' Home Safety Tax Credit
<i>Through</i>	Government of Ontario
<i>Website</i>	Seniors' Home Safety Tax Credit ontario.ca
<i>Email</i>	
<i>Phone Number</i>	Canada Revenue Agency - 1-800-959-8281

<i>Eligibility</i>	<ul style="list-style-type: none"> • are 65 or older by the end of the year, or • live with a senior relative, or • will live with a senior relative within 24 months after the end of the year.
<i>Limit</i>	<ul style="list-style-type: none"> • The applicant can claim up to \$10,000 in eligible expenses per year for a senior's principal residence in Ontario for the 2021 and 2022 tax years, for a maximum credit of \$2,500 per year.
<i>Notes</i>	

9.3	
<i>Name</i>	Home and Vehicle Modification Program
<i>Through</i>	March of Dimes Canada
<i>Website</i>	HVMP Applications March of Dimes Canada
<i>Email</i>	hvmp@marchofdimes.ca
<i>Phone Number</i>	1-877-369-4867
<i>Eligibility</i>	<ul style="list-style-type: none"> • A permanent Ontario resident -- the person must make his/her permanent and principal home in Ontario. Temporary residents and visitors (e.g., tourists, students, foreign workers on a work permit, etc.) are not eligible. AND • A person with a substantial impairment caused by bodily injury, birth defect or illness that is ongoing and/or recurring and is expected to last one year or more. AND • The impairment impedes mobility and results in substantial restriction in activities of daily living e.g., personal care and functioning in the community.
<i>Limit</i>	<ul style="list-style-type: none"> • Applicants who have received grants in the past which total less than the \$15,000 lifetime maximum, may reapply for further home modifications at a later date. • At the time of reapplication, the applicant may receive additional funding up to the maximum \$15,000 grant. • If the applicant's circumstances fit with one of the exceptions identified above, the applicant may receive an amount higher than the maximum \$15,000 grant.

<i>Notes</i>	
9.4	
<i>Name</i>	Assistive Devices Program - Ontario
<i>Through</i>	Ontario Federation for Cerebral Palsy (OFCP)
<i>Website</i>	OFCP Assisted Devices Program
<i>Email</i>	adfp@ofcp.ca
<i>Phone Number</i>	416-244-9686 ext. 221.
<i>Eligibility</i>	<ul style="list-style-type: none"> • The Assistive Devices Funding Program is for persons with cerebral palsy of all ages in Ontario, who are individual members of the OFCP.
<i>Limit</i>	N/A
<i>Notes</i>	

City/Region/County Specific

9.5	
<i>Name</i>	Ontario Renovates program - Ottawa
<i>Through</i>	City of Ottawa
<i>Website</i>	Ontario Renovates program City of Ottawa
<i>Email</i>	Ontariorenovates@ottawa.ca
<i>Phone Number</i>	613-580-2424 ext. 12300
<i>Eligibility</i>	<ul style="list-style-type: none"> • Homeowners who are 65 years of age or older • People with disabilities • Families with a household member(s) who is a senior or person with a disability may be eligible if property value and income criteria are also met (criteria listed on website)

<i>Limit</i>	<ul style="list-style-type: none"> The program provides funding in the form of a forgivable loan and/or grant for eligible applicants or participants up to a maximum amount of \$20,000
<i>Notes</i>	

9.6											
<i>Name</i>	Niagara Renovates Program - Niagara										
<i>Through</i>	Niagara Regional Housing										
<i>Website</i>	Niagara Renovates Program - Homeowner										
<i>Email</i>	N/A										
<i>Phone Number</i>	Niagara Regional Housing - 905-980-6000 ext. 3954										
<i>Eligibility</i>	<ul style="list-style-type: none"> The total income of all household members must be at or below the following, based on the number of bedrooms in the home: <ul style="list-style-type: none"> 1 Bedroom - \$41,500 2 Bedroom - \$49,000 3 Bedroom - \$58,000 4+ Bedroom - \$74,000 Homeowners must own the home for a minimum of five years The home must be valued below the average MLS (Multiple Listing Service) resale price: <table border="1" data-bbox="446 1373 1073 1879"> <tr> <td>St. Catharines</td> <td>\$533,491</td> </tr> <tr> <td>Thorold</td> <td>\$492,352</td> </tr> <tr> <td>Niagara-on-the-Lake</td> <td>\$938,370</td> </tr> <tr> <td>Welland</td> <td>\$505,872</td> </tr> <tr> <td>Fonthill</td> <td>\$963,911</td> </tr> </table> 	St. Catharines	\$533,491	Thorold	\$492,352	Niagara-on-the-Lake	\$938,370	Welland	\$505,872	Fonthill	\$963,911
St. Catharines	\$533,491										
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	<table border="1"> <tr> <td>Niagara Falls</td> <td>\$558,718</td> </tr> <tr> <td>Fort Erie</td> <td>\$551,129</td> </tr> <tr> <td>Lincoln</td> <td>\$601,823</td> </tr> <tr> <td>Port Colborne / Wainfleet</td> <td>\$612,686</td> </tr> <tr> <td>West Lincoln</td> <td>\$698,078</td> </tr> <tr> <td>Grimsby</td> <td>\$723,505</td> </tr> </table> <ul style="list-style-type: none"> • The latest Municipal Property Assessment Corporation (MPAC) Assessment or Property Tax Bill must be provided • Homeowners who have previously received Homeownership funding are not eligible • Homeowners who have previously received CMHC and/or Niagara Renovates funding are not eligible until the 10-year forgivable period expires 	Niagara Falls	\$558,718	Fort Erie	\$551,129	Lincoln	\$601,823	Port Colborne / Wainfleet	\$612,686	West Lincoln	\$698,078	Grimsby	\$723,505
Niagara Falls	\$558,718												
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Port Colborne / Wainfleet	\$612,686												
West Lincoln	\$698,078												
Grimsby	\$723,505												
<i>Limit</i>	<ul style="list-style-type: none"> • The maximum loan amount includes a portion for accessibility repairs, if required, of up to \$5,000 that does not need to be repaid. 												
<i>Notes</i>													

9.7	
<i>Name</i>	Essential Health and Social Supports (EHSS) program
<i>Through</i>	City of Ottawa
<i>Website</i>	Help for people not receiving financial assistance City of Ottawa
<i>Email</i>	N/A
<i>Phone Number</i>	<ul style="list-style-type: none"> • 613-580-2400 • 1-866-261-9799

<i>Eligibility</i>	<ul style="list-style-type: none"> • The applicant receives or earns a low income and have limited savings. • If the applicant is receiving <u>Ontario Works</u> or <u>ODSP</u>, the applicant should talk to his or her case worker. A case worker must first approve the application. The City of Ottawa will not pay for an item or service that has already been purchased.
<i>Limit</i>	N/A
<i>Notes</i>	

10. Prince Edward Island

Province Wide

<i>10.1</i>	
<i>Name</i>	PEI Home Renovation Program
<i>Through</i>	Government of Prince Edward Island
<i>Website</i>	PEI Home Renovation Programs
<i>Email</i>	homereno@gov.pe.ca
<i>Phone Number</i>	902 368 3394 (fax only)
<i>Eligibility</i>	<ul style="list-style-type: none"> • PEI resident (with a PEI Health Card) and a Canadian Citizen or Permanent Resident. • Combined income is \$50,000 or less. • Home is principle residence and the applicant currently resides in that home. • The applicant is the owner of the property or has a life interest in the property. • Property value is \$300,000 or less. • The applicant has not met the maximum grant through previous applications
<i>Limit</i>	\$12,000
<i>Notes</i>	structure, heating, plumbing and electrical systems to improve life safely

10.2	
<i>Name</i>	Seniors Safe @ Home Program
<i>Through</i>	Government of Prince Edward Island
<i>Website</i>	Seniors Safe @ Home Program
<i>Email</i>	homereno@gov.pe.ca
<i>Phone Number</i>	(902) 368-4889 Toll Free Telephone: 1-855-374-7366
<i>Eligibility</i>	<ul style="list-style-type: none"> • PEI residents 60 years or older with an annual net household income less than \$50,000 • Modifications must relate to the loss of ability as well as ensure health and safety in the home
<i>Limit</i>	\$1,000-\$5,000 (depending on annual income)
<i>Notes</i>	If an individual applied to the PEI Home Renovation Program, the applicant will automatically be assessed for this program to help with the cost of repairs to the home.

10.3	
<i>Name</i>	Seniors Home Repair Program
<i>Through</i>	Government of Prince Edward Island
<i>Website</i>	PEI Home Renovation Programs
<i>Email</i>	homereno@gov.pe.ca
<i>Phone Number</i>	902 368 3394 (fax only)
<i>Eligibility</i>	<ul style="list-style-type: none"> • Must be a resident of PEI (with a PEI Health Card) and a Canadian Citizen or Permanent Resident. • Must be 60 years of age or older. • Must have a combined income below \$50,000. • Must be the owner of the property, with the property value being before \$300,000

This project is funded by the Government of Canada's New Horizons for Seniors Program.

<i>Limit</i>	\$4,000
<i>Notes</i>	If an individual applied to the PEI Home Renovation Program, the applicant will automatically be assessed for this program to help with the cost of repairs to the home

11. Quebec

Province Wide

<i>11.1</i>	
<i>Name</i>	Residential Adaptation Assistance Program
<i>Through</i>	Société d'habitation du Québec – Gouvernement du Québec
<i>Website</i>	Residential Adaptation Assistance Program – Option 3 – Retroactive financial assistance - Société d'habitation du Québec
<i>Email</i>	None provided
<i>Phone Number</i>	1 800 463-4315, option # 1
<i>Eligibility</i>	Resident of Quebec in need of disability-related home modifications. Applies to both homeowners and owners of rental properties.
<i>Limit</i>	Owner household up to \$16,000. Tenant household up to \$8,000. Boarder household up to \$4,000. (If specialized equipment is required, additional assistance of up to \$1,000 may be paid as well).
<i>Notes</i>	Access ramps, remodeling a bathroom, widen a doorway, etc.

<i>11.2</i>	
<i>Name</i>	AIDS for Everyday Life and Domestic Life/Assisted Living and Domestic Life Program
<i>Through</i>	Government of Quebec - local Integrated Health and Social Services Centre or Integrated University Health and Social Services Centre

<i>Website</i>	Daily living and domestic assistance program Gouvernement du Québec
<i>Email</i>	none provided
<i>Phone Number</i>	none provided
<i>Eligibility</i>	must be a resident of Quebec, individuals living with a permanent impairment and significant disabilities or autism spectrum disorder
<i>Limit</i>	None provided
<i>Notes</i>	An individual is not eligible if they are already receiving benefits/coverage from another national or federal program or private insurance program

11.3	
<i>Name</i>	Independent Living Tax Credit for Seniors
<i>Through</i>	Revenu Quebec
<i>Website</i>	Independent living tax credit for seniors (Line 462) Revenu Québec
<i>Email</i>	Secure email portal
<i>Phone Number</i>	1 800 267-6299
<i>Eligibility</i>	Claimant is a Quebec resident aged 70+ as of Dec. 31st, 2021. Expenses incurred for the purchase, lease or installation of eligible equipment or fixtures (the first \$250 of such expenses is not eligible for the tax credit) OR expenses incurred for one or more stays in a functional rehabilitation transition unit. The expenses must have been paid by the applicant or the spouse.
<i>Limit</i>	20% of total cost of the claimed product/service.
<i>Notes</i>	Not eligible for products/services that were eligible for any other reimbursements.

City/Region/County Specific

11.4	
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<i>Name</i>	Home Adaptation Program (HAP) – Montreal
<i>Through</i>	Service de l'habitation
<i>Website</i>	Home Adaptation Program (HAP) Ville de Montréal
<i>Email</i>	adaptation.montreal@montreal.ca
<i>Phone Number</i>	514-588-7098
<i>Eligibility</i>	<ul style="list-style-type: none"> • must be a resident of Montreal • must be living with a disability and needs to adapt the home • not have received any subsidy to adapt the home during the five years prior to filling the application • not have received financial support to adapt the home as part of any program, insurance plan, or private or public compensation
<i>Limit</i>	\$35,000 per dwelling, \$45,000 if building is a family type of private residence for seniors for nine or more people
<i>Notes</i>	Website lists exact limits for each category of work, type of equipment and type of fees.

12. Saskatchewan

Province Wide

12.1	
<i>Name</i>	Special Needs Equipment
<i>Through</i>	SaskAbilities
<i>Website</i>	Special Needs Equipment - SaskAbilities
<i>Email</i>	Location Specific
<i>Phone Number</i>	Location Specific
<i>Eligibility</i>	<ul style="list-style-type: none"> • Available for Saskatchewan residents with a valid Saskatchewan Health Services card • Equipment must be requisitioned by an authorized healthcare professional • A variety of mobility (wheelchairs, walkers, etc.) and environmental equipment (hospital beds, commodes, etc.) are available for loan
<i>Limit</i>	Equipment Loan Program
<i>Notes</i>	

12.2	
<i>Name</i>	Home Repair Program - Adaptation for Independence
<i>Through</i>	Saskatchewan Housing Corporation
<i>Website</i>	Adapt a Home for a Person with a Disability - Adaptation for Independence Home Repairs and Renovations Government of Saskatchewan
<i>Email</i>	repairstaff@gov.sk.ca
<i>Phone Number</i>	1-800-667-7567
<i>Eligibility</i>	<ul style="list-style-type: none"> • Homeowners are eligible if they:

	<ul style="list-style-type: none"> ○ own and occupy the property as their primary residence; ○ have a household member with a housing-related disability; and ○ have annual household income and asset levels at or below the limits established by Saskatchewan Housing Corporation. <ul style="list-style-type: none"> ■ One Bedroom \$43,700 ■ Two Bedroom \$54,600 ■ Three Bedroom \$65,600 ■ Four + Bedrooms \$77,100 ■ Total Assets \$300, 000 ● Rental property owners are eligible if they: <ul style="list-style-type: none"> ○ rent the modified units to low-income households that include a person with a housing-related disability; ○ maintain affordable rents based on Saskatchewan Housing Corporation's rent schedule for the term of the loan; and ○ have tenants with an annual household income at or below the limits established by Saskatchewan Housing Corporation.
<i>Limit</i>	forgivable loan of up to \$23,000 to make a home accessible for a person with a housing-related disability
<i>Notes</i>	

12.3	
<i>Name</i>	Saskatchewan Aids to Independent Living (SAIL)
<i>Through</i>	Health Saskatchewan
<i>Website</i>	Saskatchewan Aids to Independent Living Health Services for People with Disabilities
<i>Email</i>	DPEB@health.gov.sk.ca
<i>Phone Number</i>	306-787-7121
<i>Eligibility</i>	<ul style="list-style-type: none"> ● Be a resident of Saskatchewan; ● Possess a valid Saskatchewan Health Services Number; ● Be referred for service by an authorized health care professional; ● Use a service in Saskatchewan, unless pre-authorized by Saskatchewan Health; and ● Not receive benefits from other government agencies such as Saskatchewan Government Insurance (SGI), Worker's

	Compensation Board, Health Canada (Non-Insured Health Benefits Program), or Department of Veterans Affairs
<i>Limit</i>	None listed
<i>Notes</i>	

<i>12.4</i>	
<i>Name</i>	Kinsmen Foundation
<i>Through</i>	Kinsmen Foundation
<i>Website</i>	Kinsmen Foundation – TeleMiracle
<i>Email</i>	
<i>Phone Number</i>	1-877-777-8979
<i>Eligibility</i>	The Kinsmen Foundation is a funder of last resort. Which means, if the individuals are able to self-fund, crowd-fund, or have other avenues of resources, those should be used first, before applying to the Kinsmen Foundation. Otherwise, all individuals with a valid Saskatchewan Health card are eligible to apply. Exception: Residents from the Alberta side of Lloydminster can apply for funding with their Alberta Health card.
<i>Limit</i>	None listed
<i>Notes</i>	

13. Northwest Territories

Province Wide

13.1	
<i>Name</i>	Seniors Aging-in-Place Program
<i>Through</i>	The Northwest Territories Housing Corporation (NWT HC) with the Government of Northwest Territories
<i>Website</i>	Seniors Aging-in-Place NWT Housing Corporation
<i>Email</i>	nwthc_comms@gov.nt.ca
<i>Phone Number</i>	Local Housing Organization or District Office OR 1-844-NWT-HOME (1-844-698-4663)
<i>Eligibility</i>	<ul style="list-style-type: none"> • must be 60 years of age or older, • must have lived in Northwest Territories for 3 years and 1 continuous year in the current home, and • income must be below the Core Need Income Threshold.
<i>Limit</i>	\$10,000
<i>Notes</i>	The loan is lumped together with energy costs. Repairs and modifications can be related to energy efficiency and independent living. Applicants with incomes over \$60,000 will be required to co-pay 10% of the repair costs

13.2	
<i>Name</i>	Mobility Modifications Project
<i>Through</i>	The Northwest Territories Housing Corporation (NWT HC) with the Government of Northwest Territories
<i>Website</i>	Repairs and Enhancements NWT Housing Corporation
<i>Email</i>	nwthc_comms@gov.nt.ca
<i>Phone Number</i>	1-844-NWT-HOME (1-844-698-4663)

<i>Eligibility</i>	<ul style="list-style-type: none"> • ow- and modest-income homeowners below the Core Needs Income Threshold) • must have lived in Northwest Territories for 3 years and 1 continuous year in the current home
<i>Limit</i>	\$50,000
<i>Notes</i>	<p>Applicants are expected to make a contribution towards the project. A doctor's letter/certificate is required to confirm disability.</p> <ul style="list-style-type: none"> • Modifications: <ul style="list-style-type: none"> o Low priority: grab bars, handrails in hallways/stairs, automatic/easy to open doors o Medium priority: widen doorways o High priority: ramp/ground floor access, walk in shower/bath, lower bathroom/kitchen counters

14. Nunavut

Province Wide

<i>14.1</i>	
<i>Name</i>	Senior and Persons with Disabilities Preventative Maintenance Program
<i>Through</i>	Nunavut Housing Corporation (NHC)
<i>Website</i>	Senior and Persons with Disabilities Preventative Maintenance Program
<i>Email</i>	N/A
<i>Phone Number</i>	<p>Directorate</p> <ul style="list-style-type: none"> ● Phone: 867 975-7200 ● Fax: 867 979-4194 <p>Headquarters</p> <ul style="list-style-type: none"> ● Phone: 867-857-3000 ● Fax: 867 857-3040
<i>Eligibility</i>	<ul style="list-style-type: none"> ● One of the homeowners must be 60 years of age or over, or a recipient of a Disability Benefit. ● This program follows income eligibility limits as set by the Homeownership Program Income Eligibility (HPIE) numbers. ● Applicant(s) with rental or mortgage arrears with any Local Housing Corporation in Nunavut or with the NHC, or who have otherwise caused a loss to NHC, do not qualify for the program until those arrears or losses are paid in full. At the discretion of the District Director, this requirement may be waived, provided that the client(s) agrees in writing to a Repayment of Arrears Schedule.
<i>Limit</i>	<ul style="list-style-type: none"> ● NHC will provide a contribution in the form of a grant to cover materials, freight and labour, to a maximum amount of \$3,000 annually.
<i>Notes</i>	

14.2	
<i>Name</i>	Homeownership Assistance Program
<i>Through</i>	Nunavut Housing Corporation
<i>Website</i>	Homeownership Assistance Program
<i>Email</i>	N/A
<i>Phone Number</i>	<p>Directorate</p> <ul style="list-style-type: none"> ● Phone: 867 975-7200 ● Fax: 867 979-4194 <p>Headquarters</p> <ul style="list-style-type: none"> ● Phone: 867-857-3000 ● Fax: 867 857-3040
<i>Eligibility</i>	Check on website income eligibility chart
<i>Limit</i>	<ul style="list-style-type: none"> ● The income of the applicant(s) is to be adjusted downward by the amount of any Northern Allowance, Settlement Allowance, Isolated Post Allowance or any other equivalent cost-of-living allowance provided by employers. ● The income of the applicant(s) is also adjusted downward by any vacation travel assistance provided by the employers, but only by the amount that can be substantiated by travel receipts as submitted by the applicant(s). ● To make homeownership programs more accessible to couples and people with children, the Income Eligibility Threshold is adjusted upward in increments of \$6,500 – one increment for a spouse, and one increment for each child (see VOI Guidelines Appendix II).
<i>Notes</i>	

14.3	
<i>Name</i>	Home Renovation Program (HRP)
<i>Through</i>	Nunavut Housing Corporation (NHC)
<i>Website</i>	Home Renovation Program (HRP)
<i>Email</i>	N/A

<i>Phone Number</i>	Directorate <ul style="list-style-type: none"> ● Phone: 867 975-7200 ● Fax: 867 979-4194 Headquarters <ul style="list-style-type: none"> ● Phone: 867-857-3000 ● Fax: 867 857-3040
<i>Eligibility</i>	<ul style="list-style-type: none"> ● The applicant(s) must be at least 19 years of age and have resided in Nunavut for at least two years. ● This program follows income eligibility limits as set by the Homeownership Program Income Eligibility (HPIE) numbers (See NHC VOI Guidelines). ● Applicants with rental or mortgage arrears with any Local Housing Organization in Nunavut or with the NHC, or have otherwise caused a loss to the NHC, do not qualify for the program until those arrears or losses are paid in full. However, at the discretion of the Corporate Executive Committee, this requirement may be waived, provided that the client(s) agree in writing to a Repayment of Arrears Schedule. ● The applicant(s) must possess title (or leasehold title) to the property. Existing NHC homeowner clients who do not possess leasehold title to the property but occupy the unit under an Occupancy Agreement are eligible for the HRP provided that all other eligibility requirements are met.
<i>Limit</i>	Check on website the sliding scale funding chart
<i>Notes</i>	

<i>14.4</i>	
<i>Name</i>	Emergency Repair Program (ERP)
<i>Through</i>	Nunavut Housing Corporation
<i>Website</i>	Emergency Repair Program
<i>Email</i>	N/A
<i>Phone Number</i>	Directorate <ul style="list-style-type: none"> ● Phone: 867 975-7200

	<ul style="list-style-type: none"> • Fax: 867 979-4194 Headquarters <ul style="list-style-type: none"> • Phone: 867-857-3000 • Fax: 867 857-3040
<i>Eligibility</i>	<ul style="list-style-type: none"> • The applicant(s) must be at least 19 years of age and have resided in Nunavut for at least two years. • This program follows the income eligibility limits as set by the Homeownership Program Income Eligibility (HPIE) numbers. • Applicant(s) with rental or mortgage arrears with any Local Housing Organization in Nunavut or with NHC, or who have otherwise caused a loss to NHC, do not qualify for the program until those arrears or losses are paid in full. However, under certain circumstances, at the discretion of the District Director, this requirement may be waived. • The applicant(s) must possess title (or leasehold title) to the property. Existing NHC homeowner clients who do not possess leasehold title to the property but occupy the unit under an Occupancy Agreement are eligible for ERP provided that all other eligibility requirements are met.
<i>Limit</i>	<ul style="list-style-type: none"> • The assistance comes in the form of a grant of up to a maximum amount of \$15,000, based on Homeownership Program Income Eligibility (HPIE) numbers.
<i>Notes</i>	

14.5	
<i>Name</i>	Senior Citizen Home Repair Program (SCHRP)
<i>Through</i>	Nunavut Housing Corporation (NHC)
<i>Website</i>	Senior Citizens Home Repair Program
<i>Email</i>	N/A
<i>Phone Number</i>	Directorate <ul style="list-style-type: none"> • Phone: 867 975-7200 • Fax: 867 979-4194 Headquarters <ul style="list-style-type: none"> • Phone: 867-857-3000

	<ul style="list-style-type: none"> • Fax: 867 857-3040
<i>Eligibility</i>	<ul style="list-style-type: none"> • One of the applicants must be at least sixty years of age and have resided in Nunavut for at least two years. • This program follows income eligibility limits as set by the Homeownership Program Income Eligibility (HPIE) numbers. • Applicants with rental or mortgage arrears with any Local Housing Organization in Nunavut or with the NHC, or who have otherwise caused a loss to the NHC, do not qualify for the program until those arrears or losses are paid in full. At the discretion of the District Director, this requirement may be waived, provided that the client(s) agrees in writing to a Repayment of Arrears Schedule.
<i>Limit</i>	<ul style="list-style-type: none"> • The assistance comes in the form of a grant, to a maximum amount of \$15,000, plus freight costs.
<i>Notes</i>	

15. Yukon

Province Wide

15.1	
<i>Name</i>	Home Repair Program
<i>Through</i>	Yukon government
<i>Website</i>	Apply for funding to repair your home Government of Yukon
<i>Email</i>	ykhouse@yukon.ca
<i>Phone Number</i>	1-800-661-0408, extension 5759
<i>Eligibility</i>	<ul style="list-style-type: none"> • Must be a Yukon resident. • Must own the home and it must be the primary residence. This includes home ownership on First Nations land. • The household income is less than \$103,070 a year. • The home needs repairs or upgrades to improve energy efficiency, overcrowding, accessibility or health and safety.
<i>Limit</i>	This is a non-repayable grant of up to \$30,000 for approved homeowners to retrofit their homes if they have mobility challenges
<i>Notes</i>	The Home Repair Program includes 3 streams of funding: a grant for emergency repair , a grant to improve the accessibility of the home, and a loan to repair the home.

15.2	
<i>Name</i>	Extended health care benefits
<i>Through</i>	Yukon Health Care Insurance
<i>Website</i>	Apply for extended health care benefits and Pharmacare for seniors Government of Yukon
<i>Email</i>	None listed
<i>Phone Number</i>	1-800-661-0408, extension 5403
<i>Eligibility</i>	<ul style="list-style-type: none"> • registered with the Yukon Health Care Insurance Plan (YHCIP); and • a Yukon resident age 65 or over.

This project is funded by the Government of Canada's New Horizons for Seniors Program.

	<p>Or</p> <ul style="list-style-type: none"> ● a Yukon resident registered with YHCIP; ● aged between 60 and 64; and ● married to a Yukon resident who is 65 years of age or older.
<i>Limit</i>	Benefits under the Pharmacare program include partial or 100% coverage.
<i>Notes</i>	

Online Information and Resources

16. Age-Friendly Bathroom Designs and Remodeling

16.1	
Organization Name	Canada Safety Council
Website/Link	Home Adaptation Checklist
Type of Resource	Bathroom Home Modification
Relevant Information	Home safety checklist including structural modifications
Customer Service Capacity	None
Intended Audience	Seniors/Caretakers

16.2	
Organization Name	Aging In Place
Website/Link	What To Do When You Redo Your Bathroom - AgingInPlace.org
Type of Resource	Bathroom Home Modification
Relevant Information	Webpage Blog Guidance on structural home modification for seniors + Products Link
Customer Service Capacity	None
Intended Audience	Seniors/Caretakers

16.3	
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Organization Name	Visiting Nurse service of New York
Website/Link	www.youtube.com/watch?v=4QvgHtiRjV8
Type of Resource	Bathroom Safety Video Guide
Relevant Information	Methods to prevent slips and falls such as floor traction, grab bars, raised toilet seat with handles
Customer Service Capacity	None
Intended Audience	Seniors/Caretakers

16.4	
Organization Name	Sunlife
Website/Link	How to make your home safe for seniors or aging parents
Type of Resource	Home Upgrade and Renovation
Relevant Information	Home upgrade and renovations for seniors such as railing, non-slip floors, grab bars, lighting. How to pay for home improvement through tax credit, TFSA, long-term care insurance.
Customer Service Capacity	Contact information provided
Intended Audience	Seniors/Caretakers

16.5	
Organization Name	Saskatoon Health Region
Website/Link	Bathroom renovation Guide
Type of Resource	Bathroom Renovation Visual Guide

Relevant Information	Bathroom checklist, funding sources and rebate, grab bars measurements
Customer Service Capacity	Contact available
Intended Audience	All

16.6	
Organization Name	Canada Mortgage and Housing Corporation
Website/Link	RENOVATING FOR ACCESSIBILITY: Bathrooms
Type of Resource	Accessible Bathroom Renovation Guide
Relevant Information	PDF-Report for renovating accessible bathrooms with technical specifications on showers, bathroom, grab bars etc.
Customer Service Capacity	None
Intended Audience	Contractors/Caretakers

16.7	
Organization Name	Lamonte Bros Design & Construction
Website/Link	Aging in Place Bathroom Design Ideas Lamont Bros.
Type of Resource	Age-friendly bathroom designs
Relevant Information	Bathroom design ideas- including carbless shower, grab bars, non-slip floors, higher toilets.
Customer Service Capacity	Yes
Intended Audience	Seniors/Caretakers

16.8	
Organization Name	Design Tech Remodeling
Website/Link	Aging-in-Place Bathroom Design
Type of Resource	Aging in place bathroom designs
Relevant Information	Provide appropriate aging in place bathroom designs including more natural lighting, large walk-in showers, and higher toilet seats to make bathrooms safer, more ergonomic, and easier to use.
Customer Service Capacity	Yes
Intended Audience	Seniors/Caretakers

17. Age-Friendly Stairs Modification Renovations

17.1	
Organization Name	Toronto Rehabilitation Institute
Website/Link	Grab Bar Infographic (Informative)
Type of Resource	Factsheet
Relevant Information	Statistics regarding the falls in bathrooms, the benefit of using grab bars, what to look for in a grab bar, how to install grab bar in the bathroom, other resources
Customer Service Capacity	No
Intended Audience	Seniors/Caretakers

17.2	
Organization Name	Canada Mortgage and Housing Corporation (CMHC)
Website/Link	Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide
Type of Resource	Checklist/Guide
Relevant Information	An intensive checklist for how to maintain seniors' independence through home adaptations
Customer Service Capacity	No
Intended Audience	All

17.3	
Organization Name	Senior Safety Advice

Website/Link	Modifying Stairs For The Elderly - Making Stairs Safer For Seniors
Type of Resource	Stair Modification/Safety Information
Relevant Information	Talks about the aspects or risk related to stairs for the edlerly and provides solutions.
Customer Service Capacity	No
Intended Audience	General public/Seniors/Caretakers

17.4	
Organization Name	Assistep Canada
Website/Link	https://assistep.ca/
Type of Resource	Stair modification product
Relevant Information	Information video on the "AssiStep", a stair climbing aid for seniors. Demonstrates applicability on different types of stairs. It shows its approval through different organizations/awards such as the Red Cross, SilverEco, Best Nordic Health Innovation.
Customer Service Capacity	Yes
Intended Audience	General public/Caretakers/Contractors/Seniors

17.5	
Organization Name	March of Dimes
Website/Link	Low-Cost/No-Cost Home Modifications March of Dimes Canada
Type of Resource	General home modifications for seniors
Relevant Information	Describes possible low-cost or no-cost home modifications and their associated programs/campaigns

Customer Service Capacity	No
Intended Audience	Seniors/Caretakers

17.6	
Organization Name	Center for Disease Control (CDC)
Website/Link	Stairway Safety Checklist
Type of Resource	Technical Assessment Checklist
Relevant Information	Provides an in-depth checklist for inspecting stairway, stair recommendations.
Customer Service Capacity	No
Intended Audience	Contractors, Caregivers

17.7	
Organization Name	National Institute on Aging (US Dept. of Health and Human Services)
Website/Link	Preventing Falls at Home: Room by Room
Type of Resource	Fall proofing the home guide
Relevant Information	Provides guidance on how to prevent falls in aging populations throughout the home
Customer Service Capacity	Yes
Intended Audience	General public/Caretakers

17.8	
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Organization Name	Show Me the Green
Website/Link	Canadian Seniors Homeowner Grants Database
Type of Resource	Funding for home modification for seniors
Relevant Information	Reviews some of the best financial assistance programs in Canada for homeowners who are elderly. It provides details of each program with respect to how to apply and which benefits you can expect.
Customer Service Capacity	No
Intended Audience	General public/Seniors/Caretakers

17.9	
Organization Name	American Occupational Therapy Association (AOTA)
Website/Link	Falls Prevention and Home Modification
Type of Resource	Fall Prevention and Home Modification Guide
Relevant Information	Provides fact sheets, a how to guide, and links to evidence supporting occupational therapy's role in these areas, includes articles and resources that cover the many types of community-based programs that occupational practitioners can help people to prevent or reduce falls, provide advice on evaluating homes for poor lighting and other hazards.
Customer Service Capacity	No
Intended Audience	General public/Seniors/Caretakers

17.10	
Organization Name	Livestrong

Website/Link	Falls Are Increasing in Older Adults. Here Are 5 Ways to Prevent Them livestrong
Type of Resource	Fall proofing blog
Relevant Information	Provides suggestions on how to modify the home to prevent fall-prevention. Additionally, there are videos to provide stretches to help prevent falls.
Customer Service Capacity	Yes
Intended Audience	General public/Seniors/Caretakers

Tenant Rights Related to Home Modifications in Canada

Relevant Legal Agencies, Acts, and Policies:

Federal:

Tenancy and landlord relationships/agreements are governed at the Provincial/Territorial levels, however some federal regulations do apply. Tenant privacy rights are governed by the [Personal Information Protection and Electronic Documents Act](#) (PIPEDA), with which landlords must comply.

Provincial:

Alberta:

- [Residential Tenancies Act](#)
 - *Part 2 ;Section 24 (Locks and Security Devices), Subsection 3(b)* stipulates that tenants can install security devices such that:
 - [They] can be installed and removed without damage to the premises or will remain affixed to the premises and become the property of the landlord when the tenancy is terminated.
 - Establishes a precedent for tenant modifications to a rental unit providing no permanent/irreversible changes are made, and that their reversal would not come at a cost to the landlord.

[Alberta Human Rights Act](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

British Columbia:

- [Residential Tenancies](#)
 - *Part 2; Division 4 (During a Tenancy), Section 32 (Landlord and Tenant Obligations to Repair and Maintain), Subsection 1* stipulates that:
 - A landlord must provide and maintain residential property in a state of decoration and repair that
 - (a) Complies with the health, safety and housing standards required by law, and
 - (b) Having regard to the age, character, and location of the rental unit, makes it suitable for occupation by a tenant.
 - Nowhere in the legal text are voluntary modifications or renovations required by a tenant obligatory on the part of the landlord, as they do not meet the requirements for “emergency repairs”.

[BC Human Rights Code](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Manitoba:

- [Residential Tenancies Branch](#)
 - *Part 5; Section 59 (Obligation to Repair), Subsection 1* stipulates that:

- During a tenancy, a landlord shall provide and maintain:
 - (a) the rental unit and the residential complex; and
 - (b) the services and facilities expressly or impliedly promised by the landlord, whether or not included in a written tenancy agreement.
- in a good state of repair, fit for habitation and in a state that complies with health, building and maintenance and occupancy standards required by law.
- No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Manitoba Human Rights Code](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

New Brunswick:

- [Residential Tenancies Tribunal](#)
 - Section 3, subsection (1) stipulates the obligations of the landlord including that they:
 - (a) shall deliver the premises to the tenant in a good state of cleanliness and repair and fit for habitation;
 - (b) shall maintain the premises in a good state of repair and fit for habitation;
 - (b.1) shall deliver to the tenant and maintain in a good state of repair any chattels provided therein by the landlord;
 - (c) shall comply with all health, safety, housing and building standards and any other legal requirement respecting the premises...
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[New Brunswick Human Rights Act](#) (P. 51)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Newfoundland and Labrador:

- [Landlord & Tenant](#)
 - *Section 10, Subsection (1) - Obligations of the Landlord* stipulates that:
 - (a) The Landlord shall maintain the residential premises in a good state of repair and fit for habitation during the tenancy and shall comply with a law respecting health, safety or housing.
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Newfoundland and Labrador Human Rights Act](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Nova Scotia:

- [Residential Tenancies Program](#)
 - Under *Section 9 - Statutory Conditions, Subsection (1.1) (Condition of Premises)*:
 - The landlord shall keep the premises in a good state of repair and fit for habitation during the tenancy and shall comply with any

statutory enactment or law respecting standards of health, safety or housing.

- No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Nova Scotia Human Rights Commission](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Ontario:

- [Landlord and Tenant Board](#)

- *Part III (Responsibilities of Landlords), Section 20 (Responsibility to Repair), Subsection (1)* stipulates:
 - A landlord is responsible for providing and maintaining a residential complex, including the rental units in it, in a good state of repair and fit for habitation and for complying with health, safety, housing and maintenance standards.
- No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Ontario Human Rights Act](#)

- Under the OHRA, landlords are responsible to accommodate disability-related needs of tenants under anti-discrimination codes ([The Duty to Accommodate](#)).
- This responsibility exists so long as the accommodating measures would not constitute an “[Undue Hardship](#)” to the Landlord in the form of excessive costs or if there would be safety issues for other tenants/individuals.
 - Generally speaking, minor adjustments like the installation of grab-bars and railings shouldn’t pose issues for renters, whereas larger-scale adjustments (i.e. motorized stair-chairs) with significant installation costs may result in prolonged cases with the Ontario Human Rights Tribunal if the landlord claims undue hardship.

Prince Edward Island:

- [Landlord and Tenant Act](#)

- Does not define obligations of tenants or landlords with respect to housing safety, health standards, or repairs.
- No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

- [PEI Human Rights Act](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Quebec:

- [Régie du Logement](#)

- The following are outlined as *The Rights and obligations of the Lessor* in a rental/lease agreement in Quebec:
 - To maintain the dwelling in good habitable condition (art. 1910)
 - To warrant that the property be used for the purpose for which it was leased and to maintain the property for that purpose throughout the term of the lease (art. 1854, 2nd paragraph)

- To make all the necessary repairs, except those that are assumed by the lessee (art. 1864)
- To respect the laws pertaining to the safety, sanitation, maintenance and habitability of the dwelling or the building (art. 1912, 1st and 2nd paragraphs)
- No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Quebec Charter of Rights and Freedoms](#)

- Protects individuals from discrimination based on disability, and guarantees the right to housing, however no specific mention of the Duty to Accommodate with respect to housing could be found (D to A does come up in employer-employee rights and relationships).

Saskatchewan:

- [Landlords and Tenants](#)
 - *Division 3 - Other Provisions, Section 49 (Landlord and tenant obligations to repair and maintain), Subsection (1)* stipulates that a landlord must:
 - (a) maintain the residential property in a good state of repair and fit for habitation, use and enjoyment notwithstanding that the state of non-repair of the residential property exists to the knowledge of the tenant before the tenancy agreement was entered into or came into existence after that date; and
 - (b) keep in a good state of repair for the use and enjoyment of the tenant all services and facilities that are supplied by the landlord under the tenancy agreement or that are added or substituted for those services and facilities.
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Saskatchewan Human Rights Code](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Territories:

Northwest Territories:

- [RESIDENTIAL TENANCIES ACT](#)
 - Under the *Landlord's Obligations, Section 30 - Obligation to Repair, Subsection (1)*, a landlord must:
 - (a) provide and maintain the rental premises, the residential complex and all services and facilities provided by the landlord, whether or not included in a written tenancy agreement, in a good state of repair and fit for habitation during the tenancy; and
 - (b) ensure that the rental premises, the residential complex and all services and facilities provided by the landlord comply with all health, safety and maintenance and occupancy standards required by law.
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.

[Human Rights Act](#)

- See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Nunavut:

- [CONSOLIDATION OF RESIDENTIAL TENANCIES ACT](#)
 - See *Northwest Territories* (shared text)
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.
- [CONSOLIDATION OF HUMAN RIGHTS ACT](#)
 - See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Yukon:

- [RESIDENTIAL LANDLORD AND TENANT ACT](#)
 - *Part 2, Section 33 - Landlord and tenant obligations to repair and maintain, Subsection (1)* stipulates that a landlord must provide and maintain residential property in a condition that;
 - (a) complies with the health, safety and housing standards required by the regulations and other law; and
 - (b) having regard to the age, character and location of the rental unit, makes it suitable for occupation by a tenant.
 - No obligations on the part of tenants or landlords to provide accessibility modifications to a rental property.
- [Yukon’s Human Rights Act](#)
 - See Ontario Human Rights Act: Same provisions RE: Duty to Accommodate providing it does not constitute an “Undue Hardship”

Summary of findings

None of the provincial or territorial Landlord/Tenancy Acts explicitly stipulate that landlords are responsible for accessibility modifications to residential rental properties, nor do they allow tenants to unilaterally install accessibility improvements themselves. However, all of the provincial and territorial human rights codes/acts guarantee tenants with disabilities or accessibility needs under the “Duty to Accommodate” as an anti-discriminatory measure. Under this duty landlords are legally obligated to make adjustments to rental properties to accommodate the needs of their tenants, such as widening doorways for wheelchair accessibility, installing handrails/grab bars in bathrooms, or adding ramps.

The only case where a landlord is not required to make these modifications is if the accommodations would result in an “Undue Hardship” for the landlord. An undue hardship is defined as having financial costs that are excessive or unaffordable, or if the accommodation would “cause significant health and safety risks” for other people. In the case of the former, a landlord must demonstrate that they seriously inquired about possible alternate sources of income to cover the cost of modifications (i.e. grants, rebates, etc.) before they can claim undue hardship as a defense for not accommodating tenant needs. In both cases, the organization responsible for making the accommodation has the onus of proof to justify their inaction.¹

Large-scale modifications such as the installation of a motorized chair-lift or full renovation that would require the temporary relocation of one or more tenants or prohibit others use of the space they are renting would likely require an inquiry with the relevant provincial/territorial tenant’s board. In some cases an independent assessment may be required to determine whether or not the landlord’s duty to accommodate is applicable to the tenants accommodation requests.

¹ <https://www.ohrc.on.ca/en/policy-ableism-and-discrimination-based-disability/9-undue-hardship>