



# Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)

## Homeowner Guide

*January 2024*



---

# Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)

## Homeowner Guide

Do you own your home? Do you spend at least half your income to run it? You may be eligible for the Homeowner Nova Scotia Targeted Housing Benefit (Homeowner CNSTHB)—a monthly benefit that makes living in your home more affordable.

The Homeowner CNSTHB is a program that is jointly funded by the Department of Growth and Development (DGD) and the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy.

Keep reading to find out:

- More about the Homeowner CNSTHB
- If you are eligible
- How to apply
- How much you can receive and for how long
- Any other conditions

### What is the Homeowner CNSTHB?

The Homeowner CNSTHB is a monthly benefit paid to eligible, low-income applicants who spend at least half of their gross income on shelter costs (the costs of running their home).

Gross income means your income before taxes and other deductions.

Shelter costs include:

- Mortgage payments
- Property taxes
- Condominium fees
- Electricity, heat, water, or other municipal services
- Home insurance

### Are You Eligible for the Homeowner CNSTHB?

You must meet the conditions below to be eligible for the Homeowner CNSTHB.

- You are a permanent resident of Nova Scotia with status in Canada.
- You are considered low-income (learn more about income in the section below)
- You spend 50 per cent (half) or more of your income on shelter costs.
- You own or have a life interest in your home.
- You live in your home.
- The current taxable assessed value of your home is:
  - Less than \$300,000 within the Halifax Regional Municipality
  - Less than \$200,000 in other regions in Nova Scotia
- You or any members of your household do not owe money to the Department of Growth and Development or to the Nova Scotia Public Housing Agency (former Housing Authority). If you do, that balance must be paid in full, or you must make arrangements to pay the debt before you can be eligible for the benefit.
- You or any member of your household are not receiving a rent supplement.
- You do not sublet your home.

If you meet all of these conditions, you are invited to apply for the Homeowner CNSTHB.

---

## Are You a Student?

If you are a low-income student, you can receive the Homeowner CNSTHB if you:

- Have a physical disability and need to stay in your house because it is accessible for you and that allows you to go to school.

### AND/OR

- Are a full-time student with dependents.

## Is Your Income Eligible?

You must be considered low-income to receive the Homeowner CNSTHB.

DMAH sets limits for incomes based on where you live and the size of your household.

DMAH will use the information you give us in your application to determine if your income is eligible. The application will tell you what documents you need to supply to prove your income.

## How to Apply for the Homeowner CNSHTB

1. Visit the Government website and download the CNSTHB homeowner application form and EFT form from this page: <https://housing.novascotia.ca/programs/canada-nova-scotia-targeted-housing-benefit>. You can also call the Housing Supplement team and request to have the forms sent to you by email or post: Call 902-220-6155.
2. Fill in all required sections. Please print clearly if mailing in an application.
3. Gather your required documents (such as proof of income, proof of shelter costs, and void cheque).
4. Sign your application along with your spouse / co-applicant (if you have one). When you sign the application, you are:
  - Declaring that all the information you have provided is true.
  - Giving consent for DGD to share and verify the information you provided with the Department of Community Services and the Canada Revenue Agency.
5. Send your completed application and supporting documents to the Housing Supplement team:
  - Sending by email: Attach your signed application form along with all required documents and submit them as part of one email to [housingsupplements@novascotia.ca](mailto:housingsupplements@novascotia.ca)
    - **OR**
  - Sending by post: Put the application and all documents in an envelope, buy a stamp and mail the envelope to the address at the top of the application.
6. If required information is missing, you will receive notification and will be required to provide the missing documentation within 3 months of notification, or your case will be closed.

## When Do You Need to Apply?

Funding for the Homeowner CNSTHB is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. The application window for the Homeowner CNSHTB will close when DMAH receives enough applications to distribute all available benefits for the year.

All applications will be processed on a first-come, first-served basis. **For that reason, you should apply as soon as possible.**

If more funds become available later in the year, we will start accepting applications again.

## If Your Application is Approved

If your application is approved for the Homeowner CNSTHB, you will get a letter stating your monthly benefit and receive money every month by electronic funds transfer. The money will arrive on or before the first of each month.

If you wish, you can request that your Homeowner CNSTHB go directly to your trustee or power of attorney.

### How much will you receive?

The amount you will receive is based on your:

- Total household income
- Shelter costs

The maximum benefit is \$200 per month.

The benefit calculations below are examples only. The benefit amount you could receive is dependent on meeting all eligibility requirements and will vary based on your individual circumstances.

### Homeowner with Income / Pension

**Example 1:** A homeowner living in Bridgewater, NS with the following monthly sources of income and shelter costs.

Income		Rent Geared to Income	Client Portion
Canada Pension Plan	\$1,260.00	30%	\$378.00
Other Pension Income	\$880.00	30%	\$264.00
Total Monthly Income	\$2,140.00	30%	\$642.00

Shelter Costs	
Mortgage	\$600.00
Property taxes	\$250.00
Utility – Electricity	\$120.00
Utility – Heat	\$100.00
Utility – Water	\$50.00
Home Insurance	\$100.00
<b>Total Monthly Shelter Costs *</b>	<b>\$1,220.00</b>

\* Total monthly shelter costs must be equal to or greater than 50 percent of total monthly income.

<b>Assessed Property Value:</b>	\$149,000.00
---------------------------------	--------------

Benefit Calculation:	
Total Monthly Shelter Costs:	\$1220.00
Less: Client's portion of Shelter Costs (percentage of income):	(\$642.00)
Potential Eligible Benefit Amount:	\$578.00
Adjustment – benefit is capped at \$200 per month:	(\$378.00)
Total Monthly Supplement:	\$200.00

## Homeowner with Income Assistance

**Example 2:** A homeowner living in Dartmouth, NS with the following monthly sources of income and shelter costs.

Income		Income Assistance Scale	Client Portion
Income Assistance	\$950.00	30 %	\$285
Total Monthly Income	\$950.00	30 %	\$285

<b>Total Monthly Client Portion (rounded):</b>	\$285.00
--	----------

Shelter Costs	
Mortgage	\$350.00
Property taxes	\$80.00
Utility – Electricity	\$300.00
<b>Total Monthly Shelter Costs *</b>	<b>\$730.00</b>

\* Total monthly shelter costs must be equal to or greater than 50 percent of total monthly income.

<b>Assessed Property Value:</b>	\$200,000.00
---------------------------------	--------------

Benefit Calculation:	
Total Monthly Shelter Costs:	\$730.00
Less: Client's portion of Shelter Costs (percentage of income):	(\$285.00)
Potential Eligible Benefit Amount:	\$445.00
Adjustment – benefit is capped at \$200 per month:	(\$245.00)
<b>Total Monthly Supplement:</b>	<b>\$200.00</b>

### Will the Homeowner CNSTHB count towards income when determining my Income Assistance benefit?

No. The Homeowner CNSTHB is not counted as income and is an additional benefit that you receive to go towards your shelter costs.

### How long will you receive it?

Funding for the Homeowner CNSTHB is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. Recipients must submit an annual renewal application to confirm that they remain eligible for the program. As long as you remain eligible, you will continue receiving the Homeowner CNSTHB subject to budget availability and criteria under the Bilateral Agreement until the program ends.

### What if your situation changes?

You must notify DMAH of any changes to your living situation, such as the following:

- If you move out of the province or not a resident of the province
- If you move out of your current house
- If the number of people you live with changes
- If you are no longer spending more than half your income on shelter costs

Your Homeowner CNSTHB may be cut off depending on your changes.

### What happens when the program ends?

The Homeowner CNSTHB is funded under the National Housing Strategy Bilateral Agreement, which concludes March 31, 2028. Funding for this program is subject to annual provincial budget appropriations and compliance with Bilateral Agreement requirements. You must renew your application each year to continue receiving the Homeowner CNSTHB.

This program is funded by a cost sharing arrangement between the Government of Canada and the Province of Nova Scotia.

---

## Who do I contact if I have questions regarding the Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)?

If you would like general information about the CNSTHB or help filling out an application, you can contact us at:

- By Phone: call toll free **902-943-8751**
- By Email: [housingsupplements@novascotia.ca](mailto:housingsupplements@novascotia.ca)

If you are a current CNSTHB client and would like information on your account, please call 902-497-7249 and they will connect you with your case manager.

### Other Conditions

If **you own more than one property**, you can still apply for the Homeowner CNSTHB as long as the total value of the properties you own is:

- Less than \$300,000 within the Halifax Regional Municipality
- Less than \$200,000 in other regions in Nova Scotia

The **type of mortgage** you have does not affect your eligibility for the Homeowner CNSTHB.

You can apply to and receive funds from provincial home repair and adaptation programs while receiving the Homeowner CNSTHB. The funds for home repair and/or adaptations must be used for a one-time investment to make health-and-safety-related repairs to your home.


The Homeowner CNSTHB is a monthly benefit that helps make staying in your home more affordable. The benefits you receive from the Homeowner CNSTHB cannot move with you to another property or change into the Renter CNSTHB (a program for people who rent their home). Homeowner CNSTHB benefits are tied to the home you live in at the time you apply, and your application is approved.

If you apply for Public Housing, you agree to notify DGD immediately when you are offered a unit so arrangements can be made to end the homeowner benefit as soon as you move into the Public Housing unit.

When you apply for the Homeowner CNSTHB, you must declare that all the information you provide is true and consent to have it checked. DGD will end your benefit if you deliberately give us information that is false.

You may be asked by DGD to provide information on your experience in the program so we can assess what worked and what, if anything, needs to be changed.

---



If you want to have a copy of the application mailed to you, call  
902-220-6155 or email [housingsupplements@novascotia.ca](mailto:housingsupplements@novascotia.ca)

---

