

NUNAVUT HOUSING CORPORATION: HOMEOWNERSHIP PROGRAMS

Program	Senior Citizens Home Repair Program (SCHRP)
Module	Program
Date	October 2014

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OBJECTIVE

- The objective of the Senior Citizens Home Repair Program (SCHRP) is to assist senior citizens who own and occupy their home to repair and improve the condition of their house.

SUMMARY

- The Senior Citizen Home Repair Program (SCHRP) provides assistance to senior citizens throughout Nunavut who need to repair and/or adapt their homes in order to ensure their continued safe occupancy, and/or to assist with difficulties they encounter with daily living activities. The assistance comes in the form of a grant, to a maximum amount of \$15,000, plus freight costs.

Where it can be demonstrated that a client does not have access to local skilled labour in their community, and where no other options exist for the delivery of the program, the NHC may cover the travel costs to bring in a contractor to complete the job.

ENABLING LEGISLATION

- *The Nunavut Housing Corporation Act:*

Under Section 10 (General Powers) – the NHC may:

“Administer, manage, and maintain properties; and make grants or loans to individuals, municipalities and other corporate bodies for the purpose of acquiring, constructing or improving housing.”

ELIGIBLE CLIENTS

- 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 (See NHC VOI Guidelines)
- 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.

Note: 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.

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- The applicant(s) must possess title (or leasehold title) to the property.

Note: Existing NHC senior homeowner clients who do not possess leasehold title to the property, but occupy the unit under an Occupancy Agreement are eligible for the SCHRP, provided that all other eligibility requirements are met.

PRIORITY OF APPLICANTS

- The annual allocation of SCHRP projects for each community is limited, based upon available funding. Eligible SCHRP applicants will therefore be point-rated according to the selection criteria listed in the SCHRP Priority Allocation Criteria (see Appendix I).

VERIFICATION OF INCOME

- The applicant(s) income will be verified in accordance with the NHC's current Verification of Income (VOI) Guidelines for Homeownership Programs.

ELIGIBLE UNITS

- All homes repaired or renovated under the SCHRP must be at least five years old.
- All homes repaired or renovated under the SCHRP must have a current insurance policy in place for not less than the full replacement cost of the home.

Note: At the discretion of the District Director, a conditional approval may be granted to clients without a current insurance policy, provided that they agree in writing to make arrangements for insurance within a specified period of time.

- All homes repaired or renovated under the SCHRP must be located within municipal boundaries in Nunavut.
- All homes repaired or renovated under the SCHRP must be used by the client(s) as their principal residence.

CONTRIBUTION

- The NHC will provide, on a one-time-only basis, a contribution in the form of a grant to cover the cost of materials and labour, to a maximum amount of \$15,000, plus applicable freight costs to the client's community. The grant is forgiven upon completion of the repairs.
- At the discretion of the District Director, and where it can be demonstrated that a client does not have access to local skilled labour in their community, and where no

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other options exist for the delivery of the program, the NHC (in addition to the \$15,000 grant amount) may cover the travel costs to bring in a contractor to complete the job. The logistics and conditions of the travel will be pre-determined through the procurement process.

ELIGIBLE REPAIRS

- The following categories of repairs are eligible under the SCHRP. Given the limited amount of funding available, clients must be counseled in order to prioritize the repairs/improvements in the following order:
 1. Health and safety issues, including structural stability, means of egress and security, fire and occupant safety, electrical systems, heating systems, plumbing systems, and environmental factors.
 2. Adaptations to assist with daily living activities and/or to maintain independence, including accessibility improvements, and adaptations to address agility issues.
 3. Energy efficiency improvements, including modifications to the building envelope, window and door systems, heating systems, electrical systems, and plumbing systems.
 4. Other repairs, where failure, if not corrected, would result in damage to other building components.

INELIGIBLE REPAIRS

- Repairs undertaken prior to approval of the contribution are ineligible.
- Repairs undertaken that are not part of the approved repair list are not eligible.
Note: SCHRP contributions may be used to purchase kitchen and/or laundry appliances.

ELIGIBLE PROJECT COSTS

- Eligible project costs include materials, labour, marshalling and freight, applicable permits and fees, and GST.
- Clients must submit a quotation detailing the repairs to be carried out on the house and a breakdown of the total project costs.
- Clients cannot submit claims (or invoices) for any labour and/or other in-kind contributions they make towards the project.

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INSPECTIONS

- Where possible, the list of repairs required, as submitted by the client(s), will be verified by NHC Technical staff through an on-site inspection or some other means (i.e. through LHO personnel).
- NHC Technical staff will inspect the project to ensure that the repairs have been completed in a satisfactory manner.
- Inspection reports should be acknowledged and signed by the client(s), and NHC Technical staff.

PAYMENT

- The client(s) is required to provide invoices and/or other appropriate documentation prior to the release of any funds. All invoices must be signed by the client(s) prior to processing.
- Payment of invoices will be made directly to individual contractors or suppliers by the Corporation on the client's behalf.

SIGNATURES

- In situations where clients are married or living under common law arrangement, the NHC considers that any assistance provided to the client and his/her partner is provided jointly to both partners. The application for assistance must be in both partners' names where applicable.

APPENDICES

Appendix I – Priority Allocation Criteria

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APPENDIX I – SCHRP PRIORITY ALLOCATION CRITERIA

Section A - Priority of Repairs	Max Points	Points Given
Health and safety issues	25	
Adaptations to assist with daily living	15	
Energy efficiency improvements	5	
Other preventative repairs for continued safe occupancy	5	
Total Points from Section A		

Section B - Other Criteria (one category only)	Max Points	Points Given
Adjusted Income 0% - 60% of HPIE	30	
Adjusted Income >60% - 80% of HPIE	15	
Adjusted Income >80% - 100% of HPIE	5	
Total Points from Section B		

Total Points Section A and B		
Maximum Points:	80	