



HOMEOWNER REPAIR PROGRAM

The program is funded by a cost sharing arrangement between the Government of Canada and the Province of New Brunswick.

What is the Homeowner Repair Program?

This program is offered by the Department of Social Development and provides financial assistance for:

- Low-income homeowners occupying existing substandard housing to repair, rehabilitate or improve the condition of their dwellings
- Modifications to low-income homeowner and rental units to improve the accessibility of the dwelling for disabled occupants
- Adaptations for low-income seniors who have difficulty with daily living activities in the home
- Limited modifications to eligible households to accommodate an aging parent

Who Qualifies?

Households whose incomes are below the established “housing income limits” which vary by household size and by geographical areas within the province.

Other Conditions:

- You own the home and live in it
- Your home requires major repairs or lacks basic facilities in one or more of the following areas:

Structural
Heating

Electrical
Fire Safety

Plumbing
Serious Cases of Overcrowding

- Modifications required for people with disabilities must be housing-related and/or provide access to permanently-installed, basic facilities within the dwelling.
- Adaptations for seniors must facilitate and prolong independent living (e.g. using the kitchen and getting around hallways)

How Does It Work?

For homeowners in need of major repairs, disabled accessible modifications, and/or adaptations to facilitate seniors' independent living, assistance is in the form of a loan, a portion of which may not have to be repaid. 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 other major repair items (e.g. structural, electrical) 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.

Do You Have Any Questions?

If you have any questions about Homeowner Repair Program, please contact your regional office of the Department of Social Development at 1-833-733-7835.