

Home Adaptation for Seniors Initiative (HASI)

The program offers financial assistance for minor home adaptations that will help low-income seniors to perform daily activities in their home independently and safely. Homeowners and landlords qualify if the occupant is 65 years or older and has difficulties with daily living and the total household income is at or below the program limit for the area.

www.cmhc.schl.gc.ca

Property Tax Deferral Program

Homeowners who have lived in BC for at least one year may defer payment of their property taxes on their principle residence if they are 55 years or over or have a disability. An applicant must have 25% equity in their home to qualify for tax deferral. The deferral is a low interest loan program that must be fully repaid before the home can be transferred to a new owner or upon death of the agreement holder.

www.sbr.gov.bc.ca



First Time Home Buyers Program

The program allows eligible purchasers (first time home buyers) who meet the criteria to claim an exemption from the Property Transfer Tax if the fair market value of the home is less than the threshold amount. In February 2008 the threshold was established as \$425,000. www.sbr.gov.bc.ca

Rental Assistance Program

The Rental Assistance Program of the BC government provides eligible low-income working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. www.bchousing.org

Crime Free Multi-Housing Program

The Crime Free Multi-Housing Program is a crime prevention program designed to help residents, owners, and managers of rental property, in cooperation with the police, to keep illegal activity away from rental properties. The program consists of three phases that are completed under the supervision of the police department. Following completion of all three phases, property managers will be able to post signs stating they have joined the program. www.nwpolice.org



Residential Rehabilitation Assistance Program

Homeowner RRAP Program:

Canada Mortgage and Housing Corporation offers a forgivable loan to low-income homeowners for mandatory home repairs (related to structural, electrical, plumbing and fire safety) that will extend the useful life of affordable housing. The program helps people who live in substandard dwellings and cannot afford to pay for necessary repairs to their home. Assistance in New Westminster will be up to a maximum of \$16,000. www.cmhc-schl.gc.ca

Secondary/Garden Suite RRAP Program:

Canada Mortgage and Housing Corporation offers a forgivable loan for the creation of a secondary or garden suite for a low-income senior or adult with a disability, making it possible for them to live independently in their community, close to family and friends. Assistance in New Westminster would be up to a maximum of \$24,000 and would not need to be repaid as long as the owner adheres to the conditions of the program. www.cmhc-schl.gc.ca

Rental RRAP Program:

Canada Mortgage and Housing Corporation offers a forgivable loan to help pay for mandatory repairs to self-contained units occupied by low-income tenants. Assistance in New Westminster will be up to a maximum of \$24,000 per unit. www.cmhc-schl.gc.ca

Housing Endowment Fund

The Housing Endowment Fund was established by the Province of BC in 2007 with a \$250 million capital endowment. The objective of the Housing Endowment Fund is to generate new ideas and support innovative housing solutions that address housing needs not adequately served through existing housing programs, and are sustainable without ongoing operating funding from the endowment fund. The annual investment revenue of approximately \$10 million will be paid out in keeping with the mandate and purpose of the Fund. www.bchousing.org

SAFER

The Shelter Aid for Elderly Renters (SAFER) provides monthly cash payments to subsidize rents for BC seniors (over 60 years) with low and moderate incomes. www.bchousing.org

Homeless Outreach Program

The Homeless Outreach Program connects homeless people to housing, income assistance, community-based social and health services in 47 communities in BC. BC Housing staff work in conjunction with community providers to engage individuals who are homeless or at-risk of homelessness and link them to the appropriate services and housing. www.bchousing.org