

Department Audits

BACKGROUND

- 4.1** It is widely accepted that housing is a basic human need and is fundamental to personal well-being. Housing that is safe, healthy and affordable is crucial to maintaining healthy and sustainable communities. Accordingly, the government of Nova Scotia has partnered with the Federal government in the provision of housing since the 1960's. In August 2000, the responsibility for the government's housing programs was transferred to the Department of Community Services. Previously, it had been a function of the former Department of Housing and Municipal Affairs.
- 4.2** The housing programs of the Department of Community Services are administered by its Housing Services Division. Housing Services administers a variety of programs designed to help low to moderate income households maintain or acquire adequate housing. The Division provides grants and loans for home repairs and mortgages to purchase or build modest homes. It provides services in support of the Province's social housing units and subsidies to housing sponsors such as co-operatives and non-profit housing societies providing 9,000 dwelling units. As well, it develops and markets moderately-priced, serviced building lots.
- 4.3** The Provincial government partners with the Federal government in a significant way in the provision of social housing programs. In 1994, the Province entered into an agreement with the Government of Canada and Canada Mortgage and Housing Corporation (CMHC) to administer residential repair assistance programs. These programs are funded 75% by the Government of Canada through CMHC, and 25% by the Province of Nova Scotia. They are administered by Housing Services Division and provide forgivable loans to enable low and moderate income households to maintain a safe and healthy place to live.
- 4.4** The Housing Services Division also operates the Nova Scotia Housing Development Corporation. The Corporation owns and manages the Province's social housing assets and accounts for the revenues and costs associated with operation of those assets. It manages approximately 11,650 senior and family social housing units, provides 1,540 housing units under its Rural and Native Housing Program, and provides rental assistance to 800 low income households in private rental accommodations. As well, the Corporation provides direct lending or loan guarantees to qualified housing sponsors which satisfy a housing need, but cannot obtain financing in the private sector. Examples include group homes, nursing homes and assisted living projects. The Corporation has no employees of its own. Its programs are the responsibility of the staff of Housing Services Division.
- 4.5** The Corporation also enters into and manages certain Federal-Provincial social housing agreements on behalf of the government. In 1997 the Corporation

entered into the Social Housing Agreement with CMHC. Under this agreement, CMHC's ownership in Nova Scotian social housing units, as well as the related loan portfolio, were transferred to the Nova Scotia Housing Development Corporation. Annual Federal funding to maintain the housing units was capped at 1995 levels and will follow a pre-defined declining schedule which will expire in 2034. The Department projects that – at current service levels – there will be an accumulated deficit of \$230 million by the time this agreement expires unless additional revenues are generated or costs are reduced.

- 4.6** In September 2002, the Corporation signed the CMHC-Nova Scotia Affordable Housing Program Agreement. It is valued at \$37.3 million, half to be provided by the Federal government and half by the Provincial government and its housing partners. The agreement includes funding for the construction and maintenance of rental properties and individual households. It is anticipated that up to 1,500 housing units will be created or renovated as a result of the agreement. In November 2002, construction of the first new affordable housing units in the Province in ten years was commenced in the Town of Middleton.
- 4.7** The primary Provincial legislation regulating the Department of Community Services' housing programs is the Housing Act and the Housing Development Corporation Act. Services of both the Housing Services Division and the Corporation are provided through four regional offices and seven government-administered housing authorities. The Division has approximately 90 staff. Exhibit 4.2 on page 63 illustrates the organizational structure of the Division.
- 4.8** Total expenditures for Housing Services in 2002-03 were \$137.5 million. Of this amount, \$117.2 million was for social housing programs and \$12.6 million was for home ownership and repair programs, with the remainder being spent on program administration and operations. \$56.3 million was recovered from the Federal government and municipal governments. The Division also had rental revenues of \$48.6 million.
- 4.9** The Housing Development Corporation had total revenues and total expenditures of \$124.7 million in 2002-03. At March 31, 2003 the Corporation had total assets of \$465.9 million, of which the majority (\$379.5 million) was the Province's investment in land and social housing units. As of that date, the Corporation also had outstanding loan and mortgage guarantees to CMHC and private lenders totaling \$198.2 million.

RESULTS IN BRIEF

- 4.10** The following are our principal observations from this audit.
- Strategic and business planning have been performed for the Housing Services Division and the Housing Development Corporation. We observed compliance with government's business planning guidelines. Performance measures have been developed for both the Division and the Corporation. We

advised that the Division should develop performance measures for each of its stated priorities.

- Internal and external accountability structures and reporting are appropriate.
- There is a need to update and possibly consolidate the Province's social housing-related legislation. There is a similar need to update Department policies and procedures for social housing programs.
- We observed reasonable systems during our examination of financial management and reporting for social housing programs. The completion of the Department's new computerized property management system should further improve program management.
- Many of the non-government housing sponsors receiving government subsidies, such as co-operatives and non-profit housing societies, are experiencing serious financial difficulties. Department staff monitor the organizations and provide advice. However, we found that the Department does not always get all the information needed from housing sponsors on a timely basis, and Department reviews and building inspections are not occurring as regularly as required.
- We observed weaknesses in the Department's compliance with program requirements for its Residential Rehabilitation Assistance Program. Verification of client income did not always follow guidelines, legal documents were not always correct or complete, and property inspections were not always well-documented.
- Control over the processing and monitoring of recoveries from the Federal government is reasonable.
- The Department has performed or participated in a number of evaluations and studies of its various social housing programs. These exercises are valuable in assessing whether programs are meeting their objectives. The Department has fallen behind in some program evaluations required by Federal-Provincial agreements, but there is a formal plan for performing them.

AUDIT SCOPE

- 4.11** In August 2003 we completed a broad scope audit of various housing programs at the Department of Community Services. It was conducted in accordance with Section 8 of the Auditor General Act and auditing standards established by the Canadian Institute of Chartered Accountants, and included all tests and other procedures we considered necessary in the circumstances.
- 4.12** The objectives of this assignment were to assess:

- planning, budgeting, and accountability practices with respect to the Department's Housing Services Division and the Nova Scotia Housing Development Corporation; and
- whether the Department has adequate control over funds spent and received in its social housing subsidy and home repair programs.

4.13 Audit criteria were developed for the assessment of the systems and practices of the Department. The audit criteria were discussed with and accepted as appropriate by senior management of the Department, and are outlined in Exhibit 4.1. The audit consisted of interviews; review of significant plans, reports, studies, and other documents; as well as testing of grant and other control procedures.

4.14 In addition, our Office performs an audit of the financial statements of the Nova Scotia Housing Development Corporation each year.

PRINCIPAL FINDINGS

Planning, Budgeting and Performance Reporting

4.15 **Internal accountability structure** - The Housing Services Division is comprised of a head office in Halifax and four regional offices located throughout the Province. Each of the regional offices operates under the direction of a Regional Director. There are three other Directors located at head office (Exhibit 4.2). Each of these positions report to the Executive Director of the Division. With the exception of one Director at head office whose responsibilities are changing, each of the Directors has completed an annual accountability statement which has been approved by the Executive Director. These statements outline their duties and responsibilities, and form the basis of the annual performance appraisal process for each individual.

4.16 The Executive Director meets with each Director on a quarterly basis to discuss performance in relation to the accountability statement. Additionally, regular visits are made to each region by the Executive Director to discuss specific regional issues. The Executive Director reports to the Deputy Minister of the Department and has prepared an accountability statement which was approved by the previous Deputy Minister.

4.17 **Strategic and business planning** - Shortly after the government's housing programs were transferred to the Department of Community Services, staff of the new Housing Services Division undertook a project to develop a vision for the future of housing in Nova Scotia. As part of that project, a number of housing pressures were identified, statements of mission, beliefs and goals were prepared, and a description was provided of how the Province's housing 'landscape' would look in the year 2006 if the Division met all its goals.

- 4.18** The Division has recently finalized a long-term strategic plan to lead it in the achievement of its vision. We observed from our review of the plan that it addresses all the significant responsibilities of the Division and was developed with significant input from staff of the Housing Services Division, including staff of the Housing Authorities. At the time of our audit, the Division was preparing operational plans to implement components of the strategic plan.
- 4.19** Government departments and crown corporations are required to prepare annual business plans using guidelines issued by Treasury and Policy Board. We reviewed the 2003-04 business plans for the Department of Community Services and Nova Scotia Housing Development Corporation and concluded that they were prepared in accordance with the guidelines.
- 4.20** **Performance measures** - A key component of planning is determining means of measuring success in achieving the objectives of a plan. Senior management indicated that development of performance measures for the achievement of its strategic and annual goals is underway. Some measures have been developed and are presented in the business plans of the Department and the Corporation.
- 4.21** We reviewed performance measures presented in the Department's 2003-04 business plan which apply to the Housing Services Division, as well as those in the Nova Scotia Housing Development Corporation's 2003-04 business plan. We noted that performance measures relate well to the Department's and Corporation's stated goals. However, the Department's business plan does not provide a measure for each of the Housing Services Division's stated priorities and we suggested expanding performance measures accordingly.
- 4.22** In addition, we did not see a significant amount of ongoing performance information relating to the occupancy rates in government-owned and non-government social housing units. A study conducted for the Department indicated that occupancy rates in the Cape Breton Regional Municipality were lower than expected due to shifting demographics. We believe it would be useful for management to have occupancy information by housing program and area of the Province to help make decisions with respect to the allocation of resources to areas and programs of greatest need.
- 4.23** **Performance reporting** - The Housing Services Division has various means of reporting on performance. Information on the expenses and recoveries of the Division are included in the annual budget and monthly forecasts of the Department of Community Services. Information on the Division's financial performance is provided to the Minister, along with explanations of changes in the forecast of current year expenditures and recoveries, and variances from the previous year's expenditures and recoveries. As well, the staffing levels for the Division are presented along with explanations for variances. The annual Estimates and Public Accounts for the Department, tabled in the House of Assembly, contain information on the financial operations and staffing of the Division.

- 4.24** At the time of our audit, the most recent Departmental Accountability Report was for the 2001-02 fiscal year. We found that it was prepared in accordance with government guidelines. The report summarizes the Housing Services Division's accomplishments in achieving the priorities described in the 2001-02 business plan of the Department.
- 4.25** The Nova Scotia Housing Development Corporation reports on its performance to the House of Assembly through its audited financial statements and annual Accountability Report. The financial statements for the 2002-03 fiscal year summarize the operations of the Corporation and Housing Authorities, and include all program expenditures and recoveries under the Social Housing Agreement. The Corporation's latest Accountability Report describes achievements relating to priorities outlined in the 2001-02 business plan of the Corporation.

Program Control

- 4.26** **Legislation and policy** - The Department has a broad mandate under the Housing Act and the Housing Development Corporation Act. These Acts provide general authority for all programs administered by the Housing Services Division. We observed there is a need to eliminate sections of the legislation which are no longer relevant and to make changes to reflect the current accountability structure between the Division and the Housing Authorities.

Recommendation 4.1

We recommend the Department work with its Minister, government and the Legislature to update, and possibly consolidate, the Housing Act and Housing Development Corporation Act.

- 4.27** Many of the program policies and procedures currently being followed are from Division and Housing Authority manuals, policies and procedures used by Canadian Mortgage and Housing Corporation, program training materials, and agreements with housing sponsors. There is a need for updating and consolidation of housing policies and procedures. This is an observation similar to one from a recent study of the Division's home repair programs. The Division is still assessing how it delivers some of its programs and management indicated that the need for consolidated policies and procedures will be addressed after this exercise is completed.
- 4.28** **Program management** - An annual budget is prepared for the various grant and subsidy programs as part of the Department's budgeting process. The process involves determining the amount of money available for each program based upon Federal and Provincial subsidies and other sources of revenues and recoveries. More detailed budgets are developed for programs where subsidy payments made to housing sponsors are based upon actual expenditures incurred by the sponsors. We also noted that staff have studied the capital maintenance and improvement

needs for government-owned social housing units over the next five years and have prepared a long-range capital budget proposal to address needs.

- 4.29** We found management receive relevant and sufficient monthly financial reporting to assist in the management of subsidy and grant programs. At the time of our audit, the Division was in the process of developing a new computerized property management system for the Housing Authorities. This project has slowed down some of the regular reporting for certain programs, but overall reporting and control should improve significantly once the system is fully operational.
- 4.30** A monthly forecast of expenditures and recoveries is prepared. Explanations are provided when variances from budget are identified. A detailed analysis of budget, actual and forecasted expenditures and recoveries is prepared for Division management at least once a year.
- 4.31** **Client eligibility** - The Department provides funding to Housing Authorities and subsidies to non-government housing sponsors. Payments are made on a daily basis to the Housing Authorities through the Division's centralized banking system. Payments to housing sponsors are made monthly based upon the amounts specified in sponsor agreements.
- 4.32** The Department has developed detailed policies and procedures for housing sponsors to follow. They specify how to determine tenant eligibility, select tenants as units become available, verify household income and calculate tenant rents and subsidies. Tenants are required to sign standard-form leases. Tenant income is to be verified again during the lease renewal process and the tenant's rent is to be adjusted according to income. These policies and procedures have been incorporated into formal agreements between the Department and sponsor organizations.
- 4.33** The Housing Authorities require tenants to complete standard application forms, and use standard forms to calculate tenant income and tenant rents. Housing sponsors, such as co-operatives and non-profit housing societies, have been provided with standard forms.
- 4.34** **Housing sponsor reporting** - Year-end financial statements are to be prepared, audited and submitted for each housing sponsor which receives a subsidy from the Department. The housing sponsors are also required to ask their external auditors to express an opinion on the calculation and verification of tenant income and the calculation of tenant rents.
- 4.35** Organizations which receive payments under the rent supplement program are an exception to this requirement because they are only providing individual rental units at agreed upon rents. We also found that the 2001-02 financial statements for the Rural and Native Housing Program were not audited, but the 2002-03 statements were. This area of operation is being merged into the Housing Authorities and, accordingly, will be audited in future years as part of the financial

statement audits of the Housing Development Corporation and the Housing Authorities.

- 4.36** Financial ratios and other performance measures are useful in assessing the reasonableness of expenditures incurred and revenues received by housing sponsors. The Department calculates financial ratios and obtains explanations for significant variances for one housing program we examined. While financial ratios may on occasion be calculated and analyzed for other programs, there is no requirement that this be done.

Recommendation 4.2

We recommend Housing Services Division develop and monitor financial ratios and other performance measures for each of the various housing sponsors subsidized by the Department.

- 4.37** **Monitoring of housing sponsors** - The Department has a formal agreement with each housing sponsor that receives a subsidy from the government. The agreements lay out various requirements that housing sponsors must fulfill, such as keeping accurate and complete records, maintaining dwelling units in good condition, and the minimum number of units which must be available for income-tested occupants. Department staff are responsible for monitoring the activities and financial condition of housing sponsors, as well as providing assistance and advice. Housing sponsors are also subject to property inspections by the Department. The right to enter and inspect housing sponsor property and to examine records is specified in the housing sponsor agreements.
- 4.38** Monitoring of housing sponsors may include review of annual budgets, audited financial statements and information returns filed. Department staff may examine details of the Replacement Reserve and Subsidy Surplus funds required to be maintained by housing sponsors. Reviews may also examine financial and administrative practices of housing sponsors to ensure compliance with terms of sponsor agreements, and look at the calculation and verification of client incomes and calculation of rents by housing sponsors.
- 4.39** We found that reviews were only conducted on a regular basis for the Rural and Native Housing Program. According to policy, reviews are to be completed on co-operatives and non-profit housing organizations every three years, but this cycle is not being achieved. Such reviews are generally only being performed when housing sponsors encounter problems.
- 4.40** Property inspections determine the physical condition of buildings. The requirement for building inspections varies among programs. In cases where there is a requirement for periodic inspection of housing sponsor properties we found that inspections were generally not being completed within the inspection cycles established and inspection documentation was not always complete.

Recommendation 4.3

We recommend that the Department develop a formal, comprehensive system for conducting reviews and property inspections of housing sponsors. Policies concerning the selection, performance, quality control and follow-up of reviews and inspections should be documented.

- 4.41** Housing sponsors are required to submit various documents to the Division on a regular basis. We observed instances where housing sponsors had not submitted financial statements and delays in Division staff review of those financial statements that were submitted. Minimal review and analysis are performed on financial statements received and there is minimal documentation of communications with housing sponsors after a review to discuss issues and problems noted. We also observed instances where annual project data reports and auditors' confirmations concerning the calculation and review of tenants' income and calculation of tenants' rents were not submitted to the Division. Management informed us that obtaining required information from some housing sponsors is very difficult. They have to be reminded frequently and in some cases may have to be warned that funding will be suspended.
- 4.42** We also understand that many housing sponsors have incurred operating losses, working capital shortages and excessive debt in order to undertake needed repairs. Housing sponsors are required to make yearly payments into a Replacement Reserve fund to ensure sufficient funds for ongoing maintenance and repairs to properties. We noted instances where housing sponsors had either not made yearly payments or had delayed making the payment. There were also cases where housing sponsors had received funds under other housing grant programs because there was insufficient money in Replacement Reserve funds to pay for needed repairs. Both situations illustrate the financial difficulties being faced by some housing sponsors. Division staff work with individual organizations to help resolve such issues, but we found project files do not always adequately document the difficulties and the remedial measures being taken.
- 4.43** The rents charged by housing sponsors are to be at the low end of market rents, or at least at rates which provide for the viability of the housing sponsor. We found that there is inadequate documentation in Housing Services Division files to indicate the analysis undertaken by staff to monitor market rents, and we found that the Division is not regularly monitoring rents charged by housing sponsors to ensure they are reasonable.

Recommendation 4.4

We recommend the Department improve its files for the monitoring of housing sponsors. The Department should also monitor rents charged by housing sponsors and assess them for reasonableness in comparison to market rents.

- 4.44** [Residential Rehabilitation Assistance Program](#) - The Residential Rehabilitation Assistance Program (RRAP) is a Federal-Provincial program providing forgivable loans for housing repairs to ensure minimum health and safety standards are met. Exhibit 4.3 describes the various types of housing eligible for funding under the program.
- 4.45** The program is administered by the Housing Services Division. The income of applicants must be reviewed and verified by Division staff to ensure it does not exceed program limits. Based on our tests, the verification of income is not as rigorous as it should be. We noted instances where applicants' incomes were not calculated in accordance with program guidelines, and instances where applications were approved even though income exceeded income limits.
- 4.46** We noted instances where documentation supplied by applicants to support funding requests was inadequate. Inspections are to be performed to ensure all required repairs have been completed. We found that the quality of documentation to support the findings of inspections varied. In some cases it was difficult to determine if inspections had been performed and, if they had been, whether the work carried out by the contractor was to the satisfaction of the inspector.
- 4.47** Promissory notes and mortgage documents are prepared to ensure the Department has adequate security if the ongoing terms and conditions for a forgivable loan are not met. We noted instances where promissory notes were not completed properly or were for an incorrect amount. We also observed an instance where a signed mortgage document was not prepared, even though repairs had been completed.

Recommendation 4.5

[We recommend the Division develop quality assurance procedures to ensure all Residential Rehabilitation Assistance Program requirements are being met.](#)

- 4.48** [Federal-Provincial agreements](#) - The Department has entered into agreements with Canada Mortgage and Housing Corporation for the administration of grant and subsidy programs. We examined the monitoring of payments received under the agreements and found the process to be appropriate.
- 4.49** The maximum amounts claimable from the Federal government are specified in the agreements. Actual recoveries are compared to budgeted amounts during the preparation of the Division's monthly forecasts. The Division prepares yearly claims which are audited by a public accounting firm. Division staff review and prepare a written response to the management letter submitted by the accounting firm. The audited claims are submitted to CMHC for review. A letter is sent by CMHC to the Department outlining any issues they have identified. Housing Services Division staff are responsible for ensuring these issues are resolved.

- 4.50** **Program evaluation** - Program evaluations play a valuable role in assessing whether program objectives are met. The Department participated in a Canada-wide evaluation of the Residential Rehabilitation Assistance Program undertaken by Canada Mortgage and Housing Corporation in 2002. This evaluation was a requirement of a Federal-Provincial agreement. The study concluded that the program met its objective of enabling low-income households to improve the conditions of their housing to meet minimum health and safety standards. The evaluation also found that the program improved housing accessibility for low-income households with disabilities.
- 4.51** The Department also participated in a Canada-wide evaluation of the Co-operative Housing Program undertaken by CMHC in 2002. Co-operative housing is intended to provide housing to lower and moderate income households. The authors of the evaluation concluded households are being provided with affordable housing, though some households are paying high shelter costs. The housing stock of some co-operatives requires significant repairs and many co-operatives have insufficient reserves to cover the cost of needed repairs. Some co-operatives are in financial difficulty due to issues such as market conditions, the condition of housing stock and management factors. As described in paragraph 4.42, we noted similar issues during our examination of programs involving housing sponsors.
- 4.52** The Department is required to evaluate all housing subsidy programs funded under the Social Housing Agreement every five years. Evaluations were not completed in 2002-03 as required under the Agreement. However, the Department's 2003-04 business plan indicates that it intends to develop an evaluation framework during the year and management noted that program evaluations will be performed in subsequent years.
- 4.53** In addition to the evaluations mentioned above, the Department recently completed two studies related to the delivery of programs providing funding for home repairs. One study observed that these programs have allowed low-income households to maintain and improve housing and that there is a continuing need to provide the programs. It recommended that program terms and conditions be standardized and some grant programs be consolidated. The other study noted that there is a need to standardize the inspection process, and that benefits could be achieved through greater use of technology by inspection staff. At the time of our audit, Division management were reviewing the studies and developing an action plan to address the issues identified.
- 4.54** The Housing Services Division has also prepared a document entitled Nova Scotia Housing Research Framework. The document identifies potential research themes according to Divisional goals, and specifies five specific priorities for research by the Department.

CONCLUDING REMARKS

- 4.55** Based on our audit, the planning, budgeting and accountability practices of the Department of Community Services with respect to the Housing Services Division and the Nova Scotia Housing Development Corporation are satisfactory.
- 4.56** We also concluded that the Department has adequate control over funds spent and received by its social housing subsidy and home repair programs. However, improvements could be made in file documentation, monitoring and inspections relating to housing sponsors. The Residential Rehabilitation Assistance Program could be strengthened with better documentation, as well as tighter adherence to program eligibility and other requirements.
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Audit Criteria

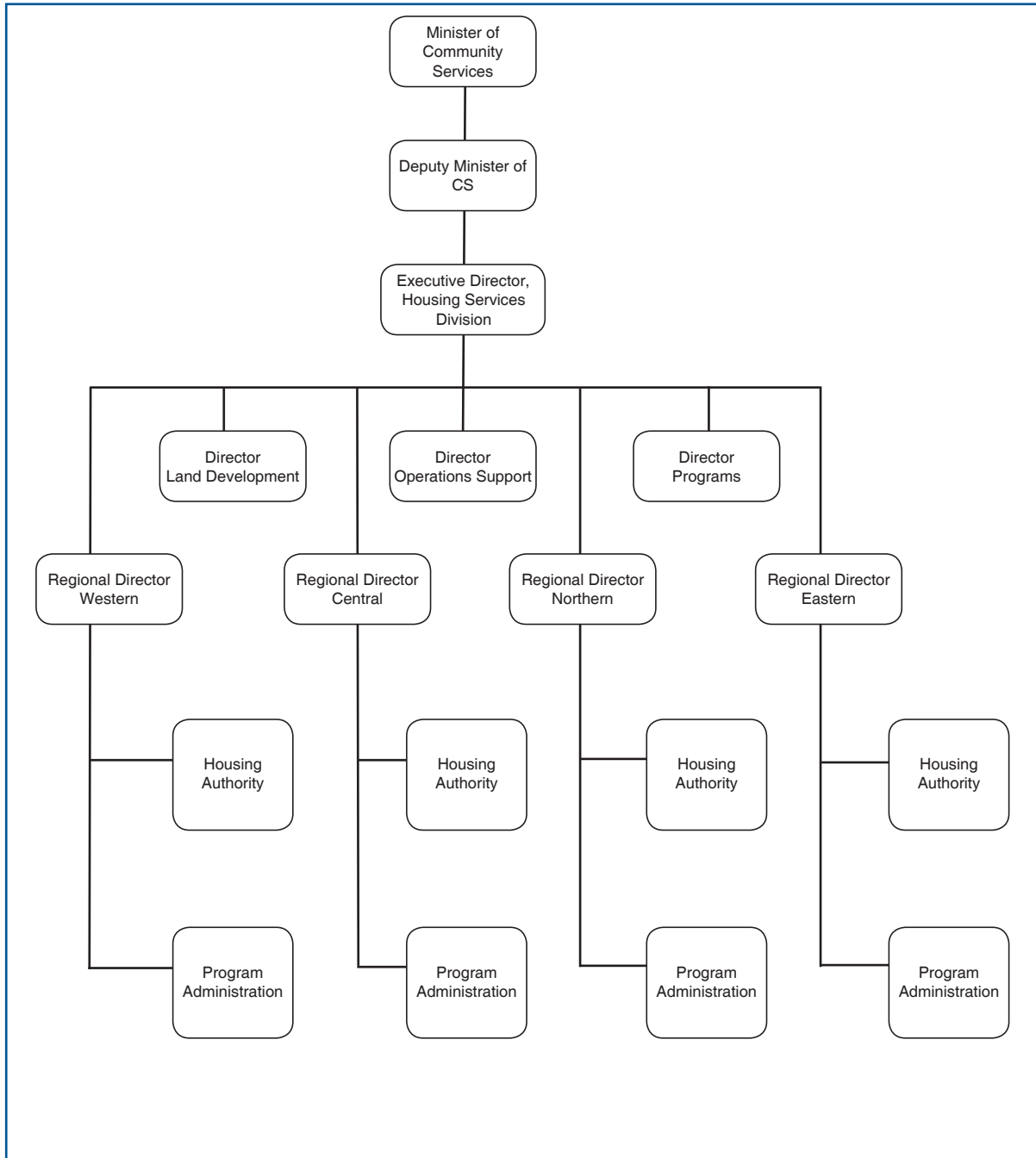
Audit criteria are reasonable and attainable standards of performance and control, against which the adequacy of systems and practices can be assessed. They relate to the audit objectives developed for an assignment and are used to design the detailed audit tests and procedures.

The following criteria were used in our audit of housing programs at the Department of Community Services:

- **Planning, Budgeting and Accountability** - Responsibilities and accountabilities with respect to housing programs should be formally defined and communicated. There should be regular strategic, operational and financial planning performed. Where possible, goals should be outcome oriented and designed in a manner to make success in achieving them measurable. There should be a current business plan which complies with the government's planning and budgeting framework. There should be accurate budgeted costs and recoveries of housing programs. There should be appropriate and timely reporting to the Minister and the House of Assembly on the performance of housing programs.
- **Control of Housing Programs** - In most circumstances, sufficient program and financial information should be obtained before the subsidies of housing sponsors are determined. Standardized goals, service level standards and performance expectations should be agreed to between the Division and the sponsors. There should be regular and timely assessment of sponsors' performance in meeting agreed upon goals, service level standards and performance expectations. There should be systems to ensure housing grants are only made to applicants who are eligible to receive funding. The performance of housing programs should be regularly monitored and evaluated. There should be appropriate monitoring and reporting on the operation of Federal-Provincial cost shared agreements.

Organizational Chart - Housing Services Division

Exhibit 4.2



Mortgage, Grant and Subsidy Programs

Provincial Mortgage Program

Family Modest Housing Program – provides mortgage funds up to \$70,000 to buy or build a modest home.

Provincial Loan Programs

Parent Apartment Program – provides loans up to \$25,000 for the creation of accommodations for family members who are at least 50 years of age.

Small Loans Assistance Program – provides homeowners with low interest loans up to \$20,000 for home renovations, additions or repairs.

Grants for Home Repairs

Provincial Housing Emergency Repair Program – provides grants up to \$2,500 to lower income households to carry out emergency and health and safety related repairs to their homes.

Senior Citizens Assistance Program – provides grants up to \$3,000 to seniors to carry out emergency and health and safety related repairs to their homes.

Access-a-Home Program – provides grants up to \$3,000 to help homeowners renovate their homes to make them more wheelchair accessible.

Residential Rehabilitation Assistance Program:

Homeowner – provides a forgivable loan up to \$12,000 to homeowners who own and occupy sub-standard housing, to make repairs so the home will meet minimum health and safety standards.

Disabled Homeowner – provides a forgivable loan up to \$12,000 to homeowners to carry out work needed to modify homes occupied by someone with a disability.

Emergency Repair Program – provides grants up to \$4,635 to homeowners who live in rural areas to carry out repairs that are needed on an urgent basis to deal with health and safety hazards.

Home Adaptations For Seniors' Independence – provides financial assistance up to \$2,500 to homeowners and tenants to carry out adaptations needed to extend the time low income seniors can live in their homes independently.

Rental – provides a forgivable loan up to \$18,000 to landlords to pay for mandatory repairs made to units occupied by low income tenants.

Disabled Rental – provides a forgivable loan up to \$18,000 to landlords to pay for work needed to modify a unit occupied or intended to be occupied by someone with a disability.

Rooming House – provides a forgivable loan up to \$12,000 per bed-unit to pay for mandatory repairs made to rooming houses.

Conversion – provides a forgivable loan up to \$18,000 or \$12,000 to convert non-residential properties into affordable self-contained apartments or bed-units; respectively.

Rental Housing

Seniors Housing – provides seniors with safe, adequate and affordable rental housing in seniors' apartments. Rent is based on household income.

Family Housing – provides families and individuals with safe, adequate and affordable rental housing in family housing units. Rent is based on household income.

Rent Supplement Program – provides a rental subsidy to a private landlord so the rent charged will be the same as it would be for a rental unit managed by a housing authority. Rent is based on household income.

Co-operative Housing

Provides modest, affordable housing for lower and moderate income families and individuals through non-profit continuing housing co-operatives. Co-operative housing is owned and managed by the resident members.

Rural and Native Housing

Enables native and non-native households in rural areas to access affordable, adequate and suitable housing either as an owner or renter.