

# Home Repair Programs

## Policy Manual

Emergency Home Repair Program

Adaptations for Independence Program

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Chapter

**1**

Introduction

# Chapter 1 | Introduction

## 1.1 Purpose

This manual contains policies and standards for Saskatchewan Housing Corporation (SHC)'s Home Repair Programs, including the Emergency Home Repair Program, the Adaptations for Independence Program - Homeowner, and the Adaptations for Independence Program - Rental.

## 1.2 Overview

### 1.2.1 About Saskatchewan Housing Corporation

Saskatchewan Housing Corporation (SHC) provides housing and housing services to people who could not otherwise afford or access adequate, safe and secure shelter. SHC also plays a lead role in developing housing policies on behalf of the Government of Saskatchewan and manages financial contributions from the provincial, federal and municipal levels of government, as well as revenues from rents.

### 1.2.2 About Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) contributes to Canada's housing system's sustainability and stability through commercial programs, research and data, and support for the National Housing Strategy (NHS). CMHC's goal is to ensure Canadians across the country have access to housing that meets their needs and is affordable. To achieve this, the strategy focuses first on the most vulnerable Canadians.

The Government of Saskatchewan and CMHC have partnered to fund SHC's Home Repair Programs.

Chapter

2

Emergency Home Repair  
Program

# Chapter 2 | Emergency Home Repair Program

## 2.1 Overview

The Emergency Repair Program offers financial assistance to help homeowners with low incomes complete emergency repairs to ensure the safety of their dwelling. Eligible homeowners can receive up to \$12,000 as a forgivable loan.

## 2.2 Eligibility

### 2.2.1 Eligible Repairs

Eligible repairs are unexpected, represent a substantial financial burden to the homeowner, and pose a risk to the safety of the dwelling.

Repairs completed prior to receiving written approval from SHC are not eligible for the Emergency Home Repair Program.

The table below includes eligible repair categories and examples of each:

Category	Examples
Structural	Repairing damaged foundations Repairing exterior walls to prevent leaking Replacing leaking roofs, including garage roofs (if attached to the dwelling) *If repairing a leaking roof, floor or ceiling repair may also be included if the damage was caused by the leaking roof.
Electrical	Replacing electrical components to correct hazards
Plumbing	Replacing water or sewer lines Replacing water heaters
Heating	Replacing furnaces or other heating sources

## Ineligible Repairs

Repairs ineligible for Emergency Home Repair Program funding include (but are not limited to):

- any work carried out before SHC's written approval;
- repairs to commercial or non-residential parts of the property;
- construction of a new housing unit;
- repair or replacement of a roof over an entrance door (if the rest of the home's roof does not require repair);
- remediation to dwellings located on a floodway/flood plain;
- regular household maintenance; or
- items covered by the homeowner's home insurance.

Homeowners who have home insurance must first submit a claim for the item to their insurance provider and provide SHC with the approval or denial letter. If the letter indicates that the insurance policy will cover the repair, the request is not eligible for the Emergency Home Repair Program, regardless of the deductible amount.

SHC may amend the list of ineligible repairs at any time.

### 2.2.2 Eligible Households

To be eligible, households must:

- have purchased their home at least six months before applying for Emergency Home Repair funding;
- own the property requiring repairs and occupy it as their principle residence for at least six months each year;

If the name(s) on the property title do not match the name(s) on the application, an applicant may be required to provide an Affidavit of Identity.

- have income and asset levels below the program's limits; and
- be in good standing with SHC (no arrears or outstanding debts).

## Income Levels

The maximum household income level is based on the number of bedrooms required to accommodate household members.

The number of bedrooms required is assessed as follows:

- single people or couples are entitled to one bedroom;

SHC acknowledges that some couples may require separate bedrooms for medical reasons. Applicants must provide verification of a medical requirement for separate bedrooms from their health care practitioner. SHC does not require specific medical information about an applicant or a spouse, such as a diagnosis.

- there should be no more than two children to a bedroom;

For the purposes of occupancy standards, SHC defines a “child” as anyone aged 17 and under.

- children of the same sex are assigned a shared bedroom until the age of 18; and
- two children of the opposite sex should share a bedroom only if they are both under five years of age.

Homeowners may be eligible for the Emergency Home Repair Program if the household’s income is lower than program limits. Program limits are available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs).

See [Proof of Household Income](#) for a list of income inclusions and exclusions.

## Asset Levels

SHC uses the same maximum asset levels for all repair programs, which ensures that households with the greatest need are served first. A definition of what is considered an asset is included as part of the Emergency Home Repair Program application.

Homeowners may be eligible for the Emergency Home Repair Program if the household’s asset level is lower than program limits, available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs).

## Maximum Funding Amount

The maximum funding amount for the Emergency Home Repair program is \$12,000. Funding is provided to homeowners as a forgivable loan, and the amount owing is reduced over a period of years.

Funding received through the previous Homeowner Repair Program is not included when calculating the maximum funding amount for the Emergency Home Repair Program. The previous Homeowner Repair Program stopped accepting applications in 2017.

## Household Exceeds Maximum Funding Amount

If a household requires repairs that cost more than the program's maximum funding (up to \$12,000 every 15 years), homeowners are responsible for the remaining costs above the approved eligible funding. Before an application can be approved, homeowners must confirm, in writing, that they agree to pay the amount above the approved funding.

SHC requires homeowners with repairs above the maximum funding amount to pay their portion of the invoice to the contractor before Emergency Home Repair Program funding is released. See [2.5.4 Completing Repairs](#) for more information about submitting invoices to SHC.

When a repair is more than \$12,000, homeowners are required to add SHC as a loss payee on their homeowner's insurance for the full replacement cost of the dwelling.

The forgiveness period will be determined by the combined total of the two loans. See [2.6.1 SHC's Corporate Forgiveness Scale](#) for more information about SHC's loan forgiveness policy.

### 2.2.3 Eligible Properties

The applicant must own and occupy the property as their principal residence. To be eligible, the property must:

- be owned by the applicant;
- be occupied by the applicant as their primary residence for a minimum of six months each year;
- have been constructed more than five years before the application for repair is submitted;
- require emergency repairs to ensure the safety of the dwelling;
- not be in receipt of ongoing federal or provincial social housing subsidies; and
- not have received the maximum available funding through the Emergency Repair Program in the last 15 years.

If an applicant has received Emergency Repair Program funding for the property within the previous 15 years, they might still be eligible for funding at a reduced amount. The combined amounts cannot exceed the maximum funding amount at the time of the current application.

If a repair has been completed on a property and the property has a subsequent owner, funding for the property in the last 15 years is taken into account. Funding cannot be provided to the new owner for the same type of repair that was previously funded. For example, if the furnace was replaced within the past 15 years with funding from the Emergency Repair Program, the new owner cannot receive funding for a new furnace.

## Multi-Unit Properties

In some cases, homeowners may choose to rent part of their property to another household or individual. To be eligible for the Emergency Home Repair Program, the homeowner must reside in the unit that requires repairs.

### Properties with Separate Rented Suites

In a property with separate enclosed rental suites, such as a basement suite or a duplex, only the owner-occupied unit is eligible for the cost of repairs.

The cost of repairs to components shared between the units (e.g., roof, foundation, water heater, etc.) will be determined on a case-by-case basis.

### Properties with Rented Rooms in the Homeowner's Residence

Properties may have rental units that are not separate enclosed suites, but instead are rented rooms within the homeowner's residence. In this case, the property is eligible for the cost of repairs, but the household's income must be within program limits. Please see [Income Levels](#) for more information about income eligibility.

## Condominiums

For condominium units, the owner must reside in the unit requiring repairs.

## Homes Situated on Leased Land

For homes owned and occupied by the applicant, but situated on leased land, the applicant must provide proof of ownership of the home and a copy of the lease agreement with the landowner.

## Ineligible Properties

Several types of properties are ineligible for the Emergency Home Repair Program, including but not limited to:

- any property or unit receiving ongoing federal or provincial social housing subsidies;
- commercial properties or the commercial portion of a mixed-use property;
- rental properties (where the homeowner is not a resident);
- vacation homes and vacation rentals; and
- group homes.

## 2.3 Application

Applicants must submit a completed, signed Emergency Home Repair Program application and supporting documentation to SHC before any work may begin.

### 2.3.1 Complete Applications

The Emergency Home Repair Program application, including the Consent to Release Information form, must be completed and signed by the applicant(s).

SHC accepts original, scanned, or faxed signatures. Digital signatures are not accepted.

All registered owners who reside in the home as their primary residence for more than six months each year must sign the application form.

If the registered owner has a spouse with a matrimonial interest in the property, the owner and the spouse must both sign the application form.

### Property Tax Notice

Applicants must submit the most recent property tax notice from their municipality.

### Lease Agreements for Leased Land

If an applicant owns a home that is situated on leased land, the lease agreement with the landowner must be submitted.

### Insurance Policy

Applicants must submit proof of homeowner's insurance on the property. The insurance policy must include fire insurance before any funds will be released.

## Proof of Household Income

### Income Tax Return and Income Tax Notice of Assessment

For each household member over the age of 18, the applicant must submit a complete income tax return and Canada Revenue Agency (CRA) Income Tax Notice of Assessment.

Full-time students between the ages of 18 and 25 who attend a recognized learning institution are not required to disclose their income if they provide verification of their status as a full-time student.

### Business, Rental or Farm Income

If the applicant receives income from a business, rental property, or farm, the applicant must submit a copy of the most recent Income and Expense Statement. The Canada Revenue Agency (CRA) forms are:

- T2125 Statement of Business or Professional Activities
- T776 Statement of Real Estate Rentals
- T2042 Statement of Farming Activities

### Veterans Affairs or Disability Pension

If the applicant receives income from a disability or Veterans Affairs pension, the applicant must submit a copy of the most recent pay stub and a letter of confirmation.

### Child or Spousal Support Received

If the applicant receives child or spousal support payments, the applicant must submit a copy of the separation or divorce agreement.

### No Tax Return Filed in the Previous Year

If any member of the household did not file a tax return in the previous year, SHC will accept documentation, such as a pay stub or statement, that verifies each income source.

If an applicant did not file a tax return, they must still provide documentation to verify income received from farming, rental properties, a business, Veterans Affairs benefits, and child or spousal support payments received. These income sources are detailed above.

In the place of an Income Tax Return and Notice of Assessment, SHC requires income verification for the following potential income sources:

- employment income, including income earned on reserve and self-employment income (for the last 12 months);
- social assistance income, including Saskatchewan Income Support (SIS), Saskatchewan Assured Income for Disability (SAID), and Saskatchewan Employment Incentive (SEI) (SHC will coordinate with the applicant's social worker in Income Assistance for a statement);
- Worker's Compensation benefits (for the last 12 months);
- investment income or dividends and interest earned on savings (statement);
- rental property income (lease agreement);
- pension income, including work pension, private pensions,, registered retirement income funds (RRIFs) and Canada Pension Plan (CPP) (statement);
- Canada Pension Plan (CPP) disability benefits;
- federal veteran's benefits provided by Veteran's Affairs Canada and disability benefits(statement);
- child support received or spousal support received (written statement);
- Employment Insurance (statement or letter);
- retirement savings withdrawals from a savings plan such as an RRSP (statement);
- Old Age Security (OAS) benefits, including Guaranteed Income Supplement (GIS) benefits, Spouse's Allowance, and Extended Spouse's Allowance (statement); and
- scholarships, bursaries, grants, band funding, or student loans that are not required to be repaid (statement from current school year).

Program funding is limited; only completed applications will proceed.

## Income Exclusions

The following income sources are not included in calculations to determine the household's total income:

- capital gains and lump sum settlements;
- Registered Retirement Savings Plan (RRSP) one-time withdrawals;
- Canada Child Benefit (CCB);
- Universal Child Care Benefit;
- Saskatchewan Child Benefit;
- Family Health Benefits;
- General Sales Tax (GST) refunds;
- Canada Carbon Rebate (CCR) or Climate Action Incentive Payment (CAIP);
- Saskatchewan Low-Income Tax Credit;
- Saskatchewan Employment Supplement;
- Saskatchewan Rental Housing Supplement (SRHS);
- Saskatchewan Housing Benefit (SHB);
- Seniors Income Plan (SIP);
- travel or living out allowances;
- income earned by students aged 18 to 25;
- income earned by children (under the age of 18);
- supplemental assistance from government sources;
- Foster Children Allowance; and
- Working Income Tax Benefit or Working Income Tax Benefit Disability Supplement.

## Asset Declaration

The Emergency Home Repair Program application form requires applicants to estimate the value of their total household assets to determine eligibility. Assets from all household members over the age of 18 need to be included and assets should be estimated based on current value.

The Asset Declaration Worksheet is an optional form designed to assist applicants to determine their total asset amount.

If an applicant's declared household asset information is contradictory to the income information provided, SHC must ask the applicant to provide a reasonable explanation.

## Cash and Cash Equivalents

Cash and cash equivalents refer to the amount of cash on hand or money in bank accounts held by any member of the household, regardless of its source, such as:

- the balance of savings accounts, chequing accounts, or Tax-Free Savings Accounts (TFSA);
- lump sum payments;
- insurance settlements;
- capital gains;
- lottery winnings or winnings from gambling; or
- monetary compensation (e.g., Residential Schools Settlement Agreement) or other financial awards.

## Investments

Investments refers to any financial instrument with the intent of profitable returns in the form of interest, dividends, or appreciation value, such as:

- stocks, bonds, shares, options, or warrants;
- mutual funds;
- commodities;
- Guaranteed Investment Certificates;
- mineral rights; or
- oil and gas leases.

Investments that are locked in and inaccessible are not considered assets as long as they remain untouched.

## Pensions

For senior households only, pensions refer to deferred income saved or invested for retirement expenses, including:

- Registered Retirement Savings Plans (RRSPs); or
- other registered savings.

Pension income converted to create an income stream, such as a Registered Retirement Income Fund is not considered an asset because it is already included in the household's income calculation.

## Equity in Personal Real Estate

Equity in personal real estate refers to the equity (asset value minus the amount owing on the asset) in real estate owned by household members.

The home requiring repairs (the applicant's primary address) is not considered an asset within the Emergency Home Repair Program.

## Equity in Income-Generating Assets

Equity in income-generating assets refers to the equity (asset value minus the amount owing on the asset) owned by household members that generates income, regardless of whether or not the household is actively participating in the operation of the asset, such as:

- real estate holdings that generate income through rent or capital gains, including
  - land;
  - residential rental property (i.e. apartment buildings, townhouses, etc.); or
  - commercial rental property.
- assets related to the operation of a business, including:
  - land;
  - buildings;
  - stock and inventory;
  - raw materials;
  - tools and equipment;
  - cash and cash equivalents; or
  - furnishings and fixtures.
- farm or agricultural assets required to operate a farm, including:
  - land;
  - buildings (barns, outbuildings, sheds);
  - tools and equipment;
  - machinery;
  - livestock; or
  - inventories.

## Primary Vehicle

The value of one vehicle per household is excluded from the calculation of assets provided that the value is less than \$35,000. If the household's primary vehicle is valued above \$35,000, the applicant must include the amount above \$35,000, which is the maximum depreciation value determined by the Canada Revenue Agency.

For example:

The household's primary vehicle is worth \$55,000 today. On the Asset Declaration Form, the applicant would include \$20,000 only, which is the amount over and above \$35,000.

## Secondary And Recreational Vehicles

A secondary vehicle refers to a vehicle (i.e. a car or a truck) that is not the primary vehicle the household uses as transportation.

A recreational vehicle refers to a vehicle used for recreational purposes, such as a boat, motor home, trailer, all terrain vehicle, or snowmobile.

### 2.3.2 Declaration & Consent

All household members over the age of 18 must declare their income and assets. Household members not listed as applicants are not required to sign the Declaration & Consent page.

The applicant and co-applicant (if applicable) must sign and date the Declaration & Consent page included in the Emergency Home Repair application. By signing and dating the Declaration & Consent page, the applicant gives SHC permission to use and disclose any of the facts provided in the application for any of the following reasons:

- to confirm eligibility for program funding; and
- to confirm household income.

By signing, the applicant also gives permission to share information about their application with:

- Government of Saskatchewan ministries and/or agencies for analysis of programs and services; and
- Canada Mortgage and Housing Corporation (CMHC) for research and program effectiveness evaluations.

The Declaration & Consent page must be signed and dated by both the applicant and co-applicant for SHC to release any or all information contained within the applicant's file.

## Litigation

When parties are engaged in litigation, SHC will not voluntarily provide records to either party. Parties may apply for a court order that requires SHC to produce the documentation.

### *The Freedom of Information and Privacy Act*

SHC records may be requested through the Government of Saskatchewan's *Freedom of Information and Privacy (FOIP) Act*. In response to such a request, SHC may provide access to all or some of the requested documentation.

In the case of litigation, SHC must notify the party with an interest in the records that a request was made and give them the opportunity to object to its release. SHC must comply with the decision of the party with an interest in the records.

Any FOIP requests must be coordinated through the Ministry of Social Services' Information Management Branch.

SHC must keep and dispose of applications and supporting documentation as required by *The Archives and Public Records Management Act*.

## 2.4 Application Review

SHC reviews applications in the order they are received. Funding for the Emergency Home Repair Program is limited, and approved applications are funded on a first-come, first-served basis.

### 2.4.1 Timeline

SHC strives to review all Emergency Home Repair Program applications within five business days of receiving them.

If SHC receives an application that includes dire and immediate safety risks to the home's occupants, SHC may contact the applicant directly and provide instructions to expedite the process.

## 2.4.2 Verification

SHC will verify:

- the household has not received funding through previous repair initiatives. If the household has received funding previously, the date and maximum funding will be checked against program limits;

Funding received through the previous Homeowner Repair Program is not included when calculating the maximum funding amount for the Emergency Home Repair Program. The Homeowner Repair Program stopped accepting applications in 2017.

- the applicant has title to the property requiring repairs;
- the applicant has no real estate not declared in the total household assets amount on their application; and
- there are no liens registered against the property requiring repairs.

## Income and Asset Calculations

SHC will calculate the household's current income to confirm that it is at or below the current Saskatchewan Household Income Maximums (SHIMs) level.

SHC will calculate the household's current asset level to confirm that it is at or below SHC's asset limits. Please see [Income Levels](#) for more information about SHC's program limits.

## 2.4.3 Ineligible Applications

### Incomplete Applications

Applications must include all required information, supporting documentation, and signatures. SHC cannot approve an application until all required information is provided.

### Denied Applications

If a household, property, or type of repair is not eligible, SHC will contact the applicant to inform them the application was denied and provide a reason for the denial. If an applicant wants to appeal the decision, the Housing Programs Manager or Supervisor will conduct a separate review of the application and may request additional information from the household.

## 2.4.4 Eligible Applications

If an application meets eligibility requirements, SHC will contact the applicant in writing to request estimates for the work to be done and provide instructions on the next steps to access funding.

## 2.4.5 Adaptations for Independence Funding

Applicants may apply for both the Emergency Home Repair and the Adaptations for independence programs.

# 2.5 Approval Process

## 2.5.1 Estimates and Conditional Approval

Eligible applicants must obtain and submit a minimum of two estimates from certified contractors for the proposed repair(s). Each estimate must include:

- an explanation description of what requires replacement;
- an explanation of why the item needs to be replaced; and
- the cost of the replacement.

SHC will review the submitted estimates. If an estimate is rejected, the applicant must obtain and submit a new estimate.

SHC recognizes that obtaining more than one estimates may be challenging in rural and remote areas of the province due to a limited number of certified contractors. If an applicant is unable to provide more than one estimate, SHC may, at its discretion, accept a single estimate.

SHC may send an inspector to the home to:

- verify that the home is an eligible residence;
- verify that the home is the homeowner's primary residence;
- identify the repairs required; and
- assess the condition of the dwelling.

Once SHC has approved the funding amount and inspection (if needed), SHC will notify the applicant that they have been conditionally approved for funding and ask them to sign a Conditional Letter of Approval outlining the terms and conditions of the loan.

## 2.5.2 Loan Terms and Conditions

SHC provides assistance in the form of a forgivable loan, which is based on the cost of eligible repairs and must not exceed the maximum loan amount available.

If the property's registered owner has a spouse with a matrimonial interest in the property, the owner and the spouse must both sign the loan and security documents. If there is more than one registered owner on the property title, all owners must sign the loan and security documents.

### Loan Security

SHC must receive a registered security on the loan from the applicant before funding can be released. If the homeowner does not comply with the terms of the Emergency Home Repair loan, SHC will require repayment of all funding, plus interest. A loan security protects SHC from losses when homeowners do not comply with the terms of their loan.

For repairs up to \$12,000, the homeowner must provide a promissory note to SHC.

A promissory note is an unconditional promise in writing, signed by the homeowner, engaging to pay, on demand or at a fixed or determinable future time, a specific amount of money to, or to the order of, a specified person or bearer of the note.

For repairs from \$6,000 to \$12,000, SHC also will register a miscellaneous interest against the homeowner's property. A miscellaneous interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title.

For repairs exceeding \$12,000, (for example, when an individual receives funding from multiple programs), SHC will register a mortgage interest against the homeowner's property. A mortgage interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title. When SHC registers a mortgage interest against the property, the homeowner must also sign a Homesteads Affidavit, as required by *The Homesteads Act, 1989*.

A mortgage interest is an indication on a property title that a third party (the interest holder) has some right in the property. The registration of an interest provides, to anyone searching the title, notice of the interest holder's claim against the property.

### 2.5.3 Completing Repairs

Applicants are responsible for hiring and paying their contractor. SHC will not issue funding for down payments or pay for materials prior to the completion of the repair.

All approved repairs must be completed within three months of SHC's approval of the quote for repairs. Work completed prior to written approval from SHC is not eligible for funding. Materials that have not been installed are not eligible for funding.

Contractor invoices must be made out to the applicant. Applicants must submit the original invoice from their contractor for completed work with the following information:

- the contractor's name;
- the contractor's business address;
- the contractor's business number and/or GST number;

In cases where the contractor does not have a GST number, the contractor's Social Insurance Number (SIN) must be stated on the invoice.

- the date that repairs were completed;
- a list of repairs completed and the cost for each; and
- the total amount of contract payment.

Invoices for incomplete work are not eligible for payment through the Emergency Home Repair Program.

#### Repairs Completed by Homeowners

Applicants may complete their own repairs; however, they must be qualified to perform the work. In addition, homeowner or family labour is not eligible for funding through the Emergency Home Repair Program. If an applicant completes their own repairs, only the cost of materials installed will be covered.

Materials purchased for the repair, but not installed, are not eligible for payment through the Emergency Home Repair Program.

## 2.5.4 Release of Funding

Before funding is released for the completed repairs, applicants must:

- submit a signed Conditional Approval Letter to SHC;
- agree to an appropriate security (promissory note, mortgage interest, etc.) on the loan;
- provide SHC with proof of homeowner's insurance or sign SHC's Financial Hardship Letter;
- submit a signed copy of SHC's confirmation letter agreeing that the repairs have been completed satisfactorily;

If a contractor provides SHC with a gas permit, a sign off letter is not required.

- submit an acceptable original invoice; and
- provide instructions to SHC about how funding should be released.

SHC must receive written confirmation that the applicant has paid their portion of the invoice before releasing Emergency Home Repair funding.

SHC may send an inspector to review the work and confirm the repairs have been completed. If an inspector is not sent, SHC will provide the applicant with a letter that the applicant must sign to confirm the work has been completed before release of funds.

SHC will review the invoices submitted by the applicant to ensure the material and labour match the approved estimate, the date is not prior to the loan approval date, and the invoice has not been altered.

Once the invoice has been verified, SHC will release the funds according to the applicant's preference:

- If an applicant submits a Direction to Pay form to SHC, the contractor will be paid directly.
- If no written instructions have been provided, SHC will issue a cheque payable to the applicant(s) only.

## 2.6 Forgiveness Period

The Emergency Home Repair Program provides funding to approved applicants through a forgivable loan. Forgiveness is earned annually and is based on SHC's corporate forgiveness scale.

A forgivable loan is a loan that does not accrue interest and the homeowner does not have to repay. Instead of collecting loan payments, SHC "forgives" part of the debt each year until the loan no longer exists.

Loan forgiveness begins on the first day of the following month after the final release of funds or after SHC is added as a loss payee on the applicant's homeowner insurance.

### 2.6.1 SHC's Corporate Forgiveness Scale

After funding is approved, SHC will provide the homeowner with a corporate forgiveness scale, which is customized for each homeowner based on the total amount of funding.

For repairs under \$6,000, which are forgiven within one year, SHC will not provide a forgiveness scale.

After the loan has been fully forgiven, SHC will send the homeowner notice in writing.

### 2.6.2 Interest Adjustment Date

The interest adjustment date for SHC's forgivable loans is the first day of the month after SHC receives all required documentation and releases the funds.

If an applicant does not comply with the terms and conditions of the forgivable loan, the applicant must repay the loan with interest from this date.

### 2.6.3 Loan Compliance

All loans with a value above \$6,000 and all loans where a miscellaneous or mortgage interest was registered against the property will be monitored for compliance by SHC's Mortgage and Loans Department.

All loans with a value below \$6,000 will be reviewed annually by SHC's Housing Programs team to confirm the homeowner meets the loan requirements.

Chapter

3

Adaptations for Independence  
Program - Homeowner

# Chapter 3 | Adaptations for Independence Program - Homeowner

## 3.1 Overview

The Adaptations for Independence Program - Homeowner provides financial assistance to help households with low incomes improve the accessibility of their dwelling for a household member with a housing-related disability so the household member can live more independently.

Saskatchewan Housing Corporation (SHC) also offers the Adaptations for Independence Program – Rental to provide financial assistance for property owners to improve the accessibility of the unit for a current tenant with a housing-related disability. Please see [Chapter 4 | Adaptations for Independence Program - Rental](#) for more information.

## 3.2 Eligibility

### 3.2.1 Eligible Modifications

To be eligible, the requested modifications must:

- improve the accessibility of the home for a household member with a housing-related disability and allow them to live more independently;

In the Adaptations for Independence program, a housing-related disability is defined as a permanent physical disability that has a housing-related impact.

- be identified by a qualified health practitioner; and
- be a permanent fixture added to the dwelling.

Modifications eligible for the Adaptations for Independence program include (but are not limited to):

- installation of a ramp or lift to gain entrance to the home;
- widening of doorways to accommodate a wheelchair or other mobility support device;
- modification of a bathroom to accommodate a wheelchair or walker;
- installation of a walk-in shower or walk-in bathtub;
- installation of grab bars in the bathroom;
- installation of handrails in the home;
- replacement of door handles or sink taps with lever-style handles and taps;
- relocation of existing laundry appliances to the main floor; and
- lowering existing countertops or light switches

Modifications completed prior to receiving written approval from SHC are not eligible for the Adaptations for Independence program.

### 3.2.2 Eligible Households

To be eligible, households must:

- currently include a member with a housing related disability who could live more independently with modifications to the dwelling;
- have purchased their home at least six months before applying for Adaptations for Independence funding;
- own the property requiring repairs and occupy it as their principle residence for at least six months each year;

If the name(s) on the property title does not match the name(s) on the application, an applicant may be required to provide an Affidavit of Identity.

- have income and asset levels below the program's limits;
- not have outstanding debt registered against their person or property; and
- be in good standing with SHC (no arrears or outstanding debts).

## Income Levels

The maximum household income level is based on the number of bedrooms required to accommodate household members.

The number of bedrooms required is assessed as follows:

- single people or couples are entitled to one bedroom;

SHC acknowledges that some couples may require separate bedrooms for medical reasons. Applicants must provide verification of a medical requirement for separate bedrooms from their health care practitioner. SHC does not require specific medical information about an applicant or a spouse, such as a diagnosis.

- there should be no more than two children to a bedroom;

For the purposes of occupancy standards, SHC defines “child” as anyone aged 17 and under.

- children of the same sex are assigned a shared bedroom until the age of 18; and
- two children of the opposite sex should share a bedroom only if they are both under five years of age.

Homeowners may be eligible for the Adaptations to Independence Program if the household’s income is lower than program limits. Program limits are available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability).

See Proof of Household Income for a list of income inclusions and exclusions.

## Asset Levels

SHC uses the same maximum asset levels for all repair programs, which ensures that households with the greatest need are served first. A definition of what is considered an asset is included as part of the Adaptations for Independence application.

Homeowners may be eligible for the Adaptations for Independence program if the household’s asset level is less than program limits. Program limits are available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability).

## Maximum Funding Amount

The maximum funding amount in the Adaptations for Independence is \$23,000 within a 15-year period. Funding is provided to homeowners as a forgivable loan, and the amount owing is reduced over a period of several years.

## Household Exceeds Maximum Funding Amount

If a household requires modifications that cost more than the program's maximum funding (up to \$23,000 every 15 years), homeowners are responsible for the remaining costs above the approved eligible funding. Before an application can be approved, homeowners must confirm, in writing, that they agree to pay the amount above the approved funding.

SHC requires homeowners with modifications that cost more than the program's maximum funding amount to pay their portion of the invoice to the contractor before Adaptations for Independence funding is released. See [3.5.4 Completing Modifications](#) for more information about submitting invoices to SHC.

When the cost of a modification is more than \$12,000, homeowners are required to add SHC as a loss payee on their homeowner's insurance for the full replacement cost of the dwelling.

## Funding from Multiple Programs

SHC must register a mortgage interest on the property title if a homeowner receives funding from more than one program, and the combined total funding will be more than \$12,000. When SHC registers a mortgage interest on a property, the homeowner must also sign a Homesteads Affidavit, as required by *The Homesteads Act, 1989*.

The forgiveness period will be determined by the combined total of the two loans. See [3.6.1 SHC's Corporate Forgiveness Scale](#) for more information about SHC's loan forgiveness policy.

### 3.2.3 Eligible Properties

The applicant must own and occupy the property as their principal residence. To be eligible, a property must:

- be owned by the applicant;
- be occupied by the applicant as their primary residence for at least six months each year;
- have been constructed more than five years before the application for modifications is submitted;
- require modifications to improve the accessibility of a dwelling for a current household member with a housing related disability;
- not have any liens or judgements registered against it;
- not be in receipt of ongoing federal or provincial social housing subsidies;
- not have received maximum funding in the last 15 years through the Adaptations for Independence Program; and
- not have already received funding for the requested modification through the Adaptations for Independence Program in the last 15 years (on the same property).

#### Multi-Unit Properties

In some cases, homeowners may choose to rent part of their property to another household or individual. To be eligible for the Adaptations for Independence program, the homeowner must reside in the unit that requires modifications.

The Adaptations for Independence Program – Rental provides funding to eligible homeowners for modifications of a fully-contained rental suite to improve the accessibility of the suite for a current tenant. Please see [Chapter 4 | Adaptations for Independence Program - Rental](#) for more information about this program.

#### Condominiums

For condominium units, the owner must reside in the unit requiring modifications. The owner occupied unit is eligible for 100 per cent of the cost of modifications inside the unit.

Modifications requested for the exterior of the unit, such as an exterior ramp, or to an area shared by other residents, such as a common room, may be eligible but are subject to approval from the condominium organization's board of directors.

## Homes Situated on Leased Land

For homes owned and occupied by the applicant, but situated on leased land, the applicant must provide proof of ownership of the home and a copy of the lease agreement with the landowner.

## Ineligible Properties

Several types of properties are ineligible for the Adaptations for Independence – Homeowner program, including but not limited to:

- any property or unit receiving ongoing federal or provincial social housing subsidies.
- commercial properties or the commercial portion of a mixed-use property.
- rental properties (see [Chapter 4 | Adaptations for Independence Program - Rental](#)).
- vacation homes and vacation rentals.
- group homes.

## 3.3 Application

Applicants must submit a completed, signed Adaptations for Independence - Homeowner application form and supporting documentation to SHC before any work may begin.

### 3.3.1 Complete Applications

The Adaptations for Independence - Homeowner application must be completed and signed by the applicant(s).

SHC accepts original, scanned, or faxed signatures. Digital signatures are not accepted.

All registered owners who reside in the home as their primary residence for more than six months each year must sign the application form.

If the registered owner has a spouse with a matrimonial interest in the property, the owner and the spouse must both sign the application form.

### Property Tax Notice

For modifications that cost more than \$12,000, applicants must submit the most recent property tax notice from their municipality and the account must be up to date.

## Lease Agreements for Leased Land

If an applicant owns a home that is situated on leased land, the lease agreement with the landowner must be submitted.

## Insurance Policy

Applicants must submit proof of homeowner's insurance on the property. The insurance policy must include fire insurance before any funds will be released.

## Proof of Household Income

### Income Tax Return and Income Tax Notice of Assessment

For each household member over the age of 18, the applicant must submit a complete income tax return and a Canada Revenue Agency (CRA) Income Tax Notice of Assessment.

Full-time students between the ages of 18 and 25 that attend a recognized learning institution are not required to disclose their income if they provide verification of their status as a full-time student.

Roommates or tenants of the household are not required to submit information about their income if a lease agreement is in place. If no lease agreement exists, roommates and tenants must be considered part of the household and disclose their income.

## Business, Rental or Farm Income

If the applicant receives income from a business, rental property, or farm, the applicant must submit a copy of the most recent Income and Expense Statement. The Canada Revenue Agency (CRA) forms are:

- T2125 Statement of Business or Professional Activities
- T776 Statement of Real Estate Rentals
- T2042 Statement of Farming Activities

## Veterans Affairs or Disability Pension

If the applicant receives income from a disability or Veterans Affairs pension, the applicant must submit a copy of the most recent pay stub and a letter of confirmation.

## Child or Spousal Support Received

If the applicant receives child or spousal support payments, the applicant must submit a copy of the separation or divorce agreement.

## No Tax Return Filed in the Previous Year

If any member of the household did not file a tax return in the previous year, SHC will accept documentation, such as a pay stub or statement, that verifies each income source.

If an applicant did not file a tax return, they must still provide documentation to verify income received from farming, rental properties, a business, Veterans Affairs benefits, and child or spousal support payments received. These income sources are detailed above.

In the place of an Income Tax Return and Notice of Assessment, SHC requires income verification for the following potential income sources:

- employment income, including income earned on reserve and self-employment income (for the last 12 months);
- social assistance income, including Saskatchewan Income Support (SIS), Saskatchewan Assured Income for Disability (SAID), and Saskatchewan Employment Incentive (SEI) (SHC will coordinate with the applicant's social worker in Income Assistance for a statement);
- Worker's Compensation benefits (for the last 12 months);
- investment income or dividends and interest earned on savings (statement);
- rental property income (lease agreement);
- pension income, including work pension, private pensions,, registered retirement income funds (RRIFs) and Canada Pension Plan (CPP) (statement);
- Canada Pension Plan (CPP) disability benefits;
- federal veteran's benefits provided by Veteran's Affairs Canada and disability benefits(statement);
- child support received or spousal support received (written statement);
- Employment Insurance (statement or letter);
- retirement savings withdrawals from a savings plan such as an RRSP (statement);
- Old Age Security (OAS) benefits, including Guaranteed Income Supplement (GIS) benefits, Spouse's Allowance, and Extended Spouse's Allowance (statement); or
- scholarships, bursaries, grants, band funding, or student loans that are not required to be repaid (statement from current school year).

Program funding is limited; only completed applications will proceed.

## Income Exclusions

The following income sources are not included in calculations to determine the household's total income:

- capital gains and lump sum settlements;
- Registered Retirement Savings Plan (RRSP) one-time withdrawals;
- Canada Child Benefit (CCB);
- Universal Child Care Benefit;
- Saskatchewan Child Benefit;
- Family Health Benefits;
- General Sales Tax (GST) refunds;
- Canada Carbon Rebate (CCR) or Climate Action Incentive Payment (CAIP);
- Saskatchewan Low-Income Tax Credit;
- Saskatchewan Employment Supplement;
- Saskatchewan Rental Housing Supplement (SRHS);
- Saskatchewan Housing Benefit (SHB);
- Seniors Income Plan (SIP);
- travel or living out allowances;
- income earned by students aged 18 to 25;
- income earned by children (under the age of 18);
- supplemental assistance from government sources;
- Foster Children Allowance; and
- Working Income Tax Benefit or Working Income Tax Benefit Disability Supplement.

## Asset Declaration

The Adaptations for Independence – Homeowner application form requires households to estimate the value of their total household assets to determine eligibility. Assets from all household members over the age of 18 need to be included and assets should be estimated based on current value.

The Asset Declaration Worksheet is an optional form designed to assist applicants with determining their total asset amount.

If a household's declared asset information is contradictory to the income information provided, SHC must ask the applicant to provide a reasonable explanation.

## Cash and Cash Equivalents

Cash and cash equivalents refer to the amount of cash on hand or money in bank accounts held by any member of the household, regardless of its source, such as:

- the balance of savings accounts, chequing accounts, or Tax-Free Savings Accounts (TFSA);
- lump sum payments;
- insurance settlements;
- capital gains;
- lottery winnings or winnings from gambling; or
- monetary compensation (e.g., Residential Schools Settlement Agreement) or other financial awards.

## Investments

Investments refers to any financial instrument with the intent of profitable returns in the form of interest, dividends, or appreciation value, such as:

- stocks, bonds, shares, options, or warrants;
- mutual funds;
- commodities;
- Guaranteed Investment Certificates;
- mineral rights; or
- oil and gas leases.

Investments that are locked in and inaccessible are not considered assets as long as they remain untouched.

## Pensions

For senior households only, pensions refer to deferred income saved or invested for retirement expenses, including:

- Registered Retirement Savings Plans (RRSPs); or
- other registered savings.

Pension income converted to create an income stream, such as a Registered Retirement Income Fund is not considered an asset because it is already included in the household's income calculation.

## Equity in Personal Real Estate

Equity in personal real estate refers to the equity (asset value minus the amount owing on the asset) in real estate owned by household members.

The home requiring modifications (the applicant's primary address) is not considered an asset for the Adaptations for Independence Program.

## Equity in Income-Generating Assets

Equity in income-generating assets refers to the equity (asset value minus the amount owing on the asset) owned by household members that generates income, regardless of whether or not the household is actively participating in the operation of the asset, such as:

- real estate holdings that generate income through rent or capital gains, including
  - land;
  - residential rental property (i.e. apartment buildings, townhouses, etc.); or
  - commercial rental property.
- assets related to the operation of a business, including:
  - land;
  - buildings;
  - stock and inventory;
  - raw materials;
  - tools and equipment;
  - cash and cash equivalents; or
  - furnishings and fixtures.
- farm or agricultural assets required to operate a farm, including:
  - land;
  - buildings (barns, outbuildings, sheds);
  - tools and equipment;
  - machinery;
  - livestock; or
  - inventories.

## Primary Vehicle

The value of one vehicle per household is excluded from the calculation of assets provided that the value is less than \$35,000. If the household's primary vehicle is valued at more than \$35,000, the applicant must include the amount in excess of \$35,000, which is the maximum depreciation value determined by the Canada Revenue Agency.

### For example:

The household's primary vehicle is worth \$55,000 today. In the Household Assets section of the application form, the applicant would include \$20,000 only, which is the amount in excess of \$35,000.

## Secondary and Recreational Vehicles

A secondary vehicle refers to a vehicle (i.e. a car or a truck) that is not the primary vehicle the household uses as transportation.

A recreational vehicle refers to a vehicle used for recreational purposes, such as a boat, motor home, trailer, all-terrain vehicle, or snowmobile.

### 3.3.2 Medical Recommendation Form

The household member with a disability must submit a completed Medical Recommendation form, signed by their healthcare practitioner. Eligible healthcare practitioners may include physicians, nurse practitioners, occupational therapists, or physiotherapists. SHC may accept a recommendation from other healthcare professionals on a case-by-case basis.

Applicants are not required to provide a diagnosis or disclose any medical information. SHC uses the information provided by the applicant's healthcare practitioner to determine if the modifications requested are appropriate to improve accessibility in the home.

### 3.3.3 Declaration & Consent

All household members over the age of 18 must declare their income and assets; however, household members not listed as applicants are not required to sign the Declaration & Consent page.

The applicant and co-applicant (if applicable) must sign and date the Declaration & Consent page included in the Adaptations for Independence application. By signing and dating the Declaration & Consent page, the applicant is giving SHC permission to use and disclose any of the facts provided in the application for any of the following reasons:

- to confirm eligibility for program funding; and
- to confirm household income.

By signing, the applicant also gives SHC permission to share information about their application with:

- Government of Saskatchewan ministries and/or agencies for analysis of programs and services; and
- Canada Mortgage and Housing Corporation (CMHC) for research and program effectiveness evaluations.

The Declaration & Consent page must be signed and dated by both the applicant and co-applicant in order for SHC to release any or all information contained within the applicant's file.

## Litigation

When parties are engaged in litigation, SHC will not voluntarily provide records to either party. Parties may apply for a court order that requires SHC to produce the documentation.

### *The Freedom of Information and Privacy Act*

SHC records may be requested through the Government of Saskatchewan's *Freedom of Information and Privacy (FOIP) Act*. In response to such a request, SHC may provide access to all or some of the requested documentation.

In the case of litigation, SHC must notify the party with an interest in the records that a request was made and give them the opportunity to object to its release. SHC must comply with the decision of the party with an interest in the records.

Any FOIP requests must be coordinated through the Ministry of Social Services' Information Management Branch.

SHC must keep and dispose of applications and supporting documentation as required by *The Archives and Public Records Management Act*.

## 3.4 Application Review

SHC reviews applications in the order they are received. Funding for the Adaptations for Independence program is limited, and approved applications are funded on a first-come, first-served basis.

### 3.4.1 Timeline

After an application arrives, SHC strives to review all Adaptations for Independence applications within five business days.

### 3.4.2 Verification

SHC will verify that:

- the household has not received funding through previous SHC programs. If the household has received funding previously, the date and maximum funding will be checked against program limits;
- the applicant has title to the property requiring modification;
- the applicant has no other real estate property missing from their total asset value; and
- there are no liens registered against the property requiring modification.

### Income and Asset Calculations

SHC will calculate the household's current income to confirm that it is at or below the current Saskatchewan Household Income Maximums (SHIMs) level.

SHC will calculate the household's current asset level to confirm that it is at or below SHC's asset limits. Please see [Income Levels](#) for more information about SHC's program limits.

### 3.4.3 Ineligible Applications

#### Incomplete Applications

Applications must include all required information, supporting documentation, and signatures. SHC cannot approve an application until all required information is provided.

#### Denied Applications

If a household, property, or type of modification is not eligible, SHC will contact the applicant to inform them the application was denied and provide a reason for the denial. If an applicant wants to appeal the decision, the Housing Programs Manager or Supervisor will conduct a separate review of the application and may request additional information from the household.

### 3.4.4 Eligible Applications

If an application meets eligibility requirements, SHC will contact the applicant in writing to request estimates for the work to be done and provide instructions on the next steps to access funding.

### 3.4.5 Emergency Home Repair Funding

Applicants may apply for both the Emergency Home Repair and the Adaptations for Independence programs.

## 3.5 Approval Process

### 3.5.1 Estimates and Conditional Approval

Eligible applicants must obtain and submit a minimum of two estimates from certified contractors for the proposed modification(s). Each estimate must include:

- a description of the modification(s); and
- the cost of the modification(s), including materials and labour.

SHC will review the submitted estimates. If an estimate is rejected, the applicant must obtain and submit a new estimate.

SHC recognizes that obtaining more than one estimates may be challenging in rural and remote areas of the province due to a limited number of certified contractors. If an applicant is unable to provide more than one estimate, SHC may, at its discretion, accept a single estimate.

SHC may send an inspector to the home to:

- verify that the home is an eligible residence;
- verify that the home is the homeowner's primary residence;
- identify the modifications required; and
- assess the condition of the dwelling.

Once SHC has approved the funding amount and inspection (if needed), SHC will notify the applicant that they have been conditionally approved for funding and ask them to sign a Conditional Letter of Approval outlining the terms and conditions of the loan.

## 3.5.2 Loan Terms and Conditions

### Loan Securities

SHC must receive a registered security on the loan from the applicant before funding can be released. If the homeowner does not comply with the terms of the Adaptations for Independence loan, SHC will require repayment of all funding, plus interest. A loan security protects SHC from losses when homeowners do not comply with the terms of their loan.

For modifications up to \$12,000, the homeowner must provide a promissory note to SHC.

A promissory note is an unconditional promise in writing, signed by the homeowner, engaging to pay, on demand or at a fixed or determinable future time, a specific amount of money to, or to the order of, a specified person or bearer of the note.

For modifications from \$6,000 to \$12,000, SHC also will register a miscellaneous interest on the homeowner's property. A miscellaneous interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title.

For modifications over \$12,000, SHC will register a mortgage interest on the homeowner's property. A mortgage interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title.

A mortgage interest is an indication on a property title that a third party (the interest holder) has some right in the property. The registration of an interest provides, to anyone searching the title, notice of the interest holder's claim against the property.

## 3.5.3 Completing Modifications

Applicants are responsible for hiring and paying their contractor. SHC will not issue funding for down payments or pay for materials prior to the completion of the work.

All approved modifications must be completed within six months of SHC's approval of the quote. Work completed prior to written approval from SHC is not eligible for funding. Materials that have not been installed are not eligible for funding.

Contacting invoices must be made out to the applicant. Applicants must submit the original invoice from their contractor for completed work with the following information:

- the contractor's name;
- the contractor's business address;
- the contractor's business number and/or GST number;

In cases where the contractor does not have a GST number, the contractor's Social Insurance Number (SIN) must be stated on the invoice.

- the date that the work was completed;
- a list of modifications completed and the cost for each; and
- the total amount of contract payment.

Invoices for incomplete work are not eligible for payment through the Adaptations for Independence program.

### Modifications Completed by Homeowner

Applicants may complete their own modifications; however, they must be qualified to perform the work. In addition, homeowner or family labour is not eligible for funding through the Adaptations for Independence program. If an applicant completes their own modifications, only the cost of materials installed will be covered.

Materials purchased for the modifications, but not installed, are not eligible for payment through the Adaptations for Independence Program.

### 3.5.4 Release of Funding

Before funding is released for the completed work, applicants must:

- submit a signed Conditional Approval Letter to SHC;
- agree to an appropriate security (promissory note, mortgage interest, etc.) on the loan;
- provide SHC with proof of homeowner's insurance or sign SHC's Financial Hardship Letter;
- submit a signed copy of SHC's confirmation letter agreeing that the modifications have been completed satisfactorily;
- submit an acceptable original invoice; and
- provide instructions to SHC about how funding should be released.

SHC must receive written confirmation that the applicant has paid their portion of the invoice before releasing Adaptations for Independence funding.

SHC may send an inspector to review the work and confirm the modifications have been completed. If an inspector is not sent, SHC will provide the applicant with a letter that the applicant must sign to confirm the work has been completed before release of funds.

SHC will review the invoices submitted by the applicant to ensure the material and labour match the approved estimate, the date is not prior to the loan approval date, and the invoice has not been altered.

Once the invoice has been verified, SHC will release the funds according to the applicant's preference:

- If an applicant submits a Direction to Pay form to SHC, the contractor will be paid directly.
- If written instructions are not provided, SHC will issue a cheque payable to the applicant(s) only.

## 3.6 Forgiveness Period

The Adaptations for Independence program provides funding to approved applicants through a forgivable loan. Forgiveness is earned annually and is based on SHC's corporate forgiveness scale.

A forgivable loan is a loan that does not accrue interest and the homeowner does not have to repay. Instead of collecting loan payments, SHC forgives part of the debt each year until the loan no longer exists.

Loan forgiveness begins on the first day of the following month after the final release of funds or after SHC is added as a loss payee on the applicant's homeowner insurance.

### 3.6.1 SHC's Corporate Forgiveness Scale

After funding is approved, SHC will provide the homeowner with a corporate forgiveness scale, which is customized for each homeowner based on the total amount of funding.

For modifications under \$6,000, which are forgiven within one year, SHC will not provide a forgiveness scale.

After the loan has been fully forgiven, SHC will send the homeowner notice in writing.

### 3.6.2 Interest Adjustment Date

The interest adjustment date for SHC's forgivable loans is the first day of the month after SHC receives all required documentation and releases the funds.

If an applicant does not comply with the terms and conditions of the forgivable loan, the applicant must repay the loan with interest from this date.

### 3.6.3 Loan Compliance

All loans with a value of more than \$6,000 and all loans where a miscellaneous or mortgage interest was registered against the property will be monitored for compliance by SHC's Mortgage and Loans Department.

All loans with a value of less than \$6,000 will be reviewed annually by SHC's Housing Programs team to confirm the homeowner meets the loan requirements.

Chapter

4

Adaptations for Independence  
Program - Rental

# Chapter 4 | Adaptations for Independence Program - Rental

## 4.1 Overview

The Adaptations for Independence Program - Rental provides financial assistance for rental property owners to improve the accessibility of a unit for a current tenant with a low-income who has a housing-related disability.

Saskatchewan Housing Corporation (SHC) also offers the Adaptations for Independence Program – Homeowner, which provides financial assistance to help households with low incomes to improve the accessibility of their dwelling for a household member with a housing-related disability so the household member can live more independently. Please see [Chapter 3 | Adaptations for Independence Program - Homeowner](#) for more information about the program for homeowners.

## 4.2 Eligibility

### 4.2.1 Eligible Modifications

To be eligible, the requested modifications must:

- improve the accessibility of a rental unit for a current household with a low-income that includes at least one member with a housing related disability;

In the Adaptations for Independence program, a housing-related disability is defined as a permanent physical disability that has a housing-related impact.

- be identified by a qualified health practitioner; and
- be a permanent fixture added to the dwelling.

Modifications eligible for the Adaptations to Independence program include (but are not limited to):

- installation of a ramp or lift to gain entrance to the unit;
- widening of doorways to accommodate a wheelchair or other mobility support device;
- modification of a bathroom to accommodate a wheelchair or other mobility support device;
- installation of grab bars in the bathroom;
- installation of a walk-in shower or walk-in bathtub;
- installation of handrails in the unit;
- replacement of door handles or sink taps with lever-style handles and taps;
- relocation of existing laundry appliances to the main floor; or
- lowering existing countertops or light switches.

Modifications completed prior to receiving written approval from SHC are not eligible for the Adaptations to Independence program.

### 4.2.2 Eligible Rental Property Owners

To be eligible, a rental property owner must:

- currently rent the unit to a household that includes a member with a housing related disability who could live more independently with modifications to the unit;
- maintain affordable rents based on SHC's rent schedule for the term of the loan;
- rent the unit to a household with an income level at or below the program's limit;
- have purchased the property at least six months before applying for Adaptations for Independence funding;

If the name(s) on the property title does not match the name(s) on the application, an applicant may be required to provide an Affidavit of Identity.

- not have outstanding debt registered against their person or property; and
- be in good standing with SHC (no arrears or outstanding debts).

## Income Levels

The maximum household income level is based on the number of bedrooms required to accommodate household members.

The number of bedrooms required is assessed as follows:

- single people or couples are entitled to one bedroom;

SHC acknowledges that some couples may require separate bedrooms for medical reasons. Applicants must provide verification of a medical requirement for separate bedrooms from their health care practitioner. SHC does not require specific medical information about an applicant or a spouse, such as a diagnosis.

- there should be no more than two children to a bedroom;

For the purposes of occupancy standards, SHC defines “child” as anyone aged 17 and under.

- children of the same sex are assigned a shared bedroom until the age of 18; and
- two children of the opposite sex should share a bedroom only if they are both under five years of age.

Rental property owners may be eligible for the Adaptations to Independence – Rental program if the tenant’s income is lower than program limits. Program limits are available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability).

See [Proof of Household Income](#) for a list of income inclusions and exclusions.

## Affordable Rent

Rental property owners must charge an affordable rent based on the Monthly Maximum Rents set by SHC. Affordable monthly rent must be maintained for the entire term of the loan.

SHC’s Monthly Maximum Rents are available online at [www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability](http://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability).

## Maximum Funding Amount

The maximum funding amount for the Adaptations for Independence Program is \$23,000 within a 15-year period. Funding is provided to rental property owners as a forgivable loan, and the amount owing is reduced over a period of several years.

### Request Exceeds Maximum Funding Amount

If a unit requires modifications that cost more than the program's maximum funding (up to \$23,000 every 15 years), rental property owners are responsible for the remaining costs above the approved eligible funding. Before an application can be approved, rental property owners must confirm, in writing, that they agree to pay the amount above the approved funding.

SHC requires rental property owners with modifications that cost more than the maximum funding amount to pay their portion of the invoice to the contractor before Adaptations for Independence funding is released. See [4.5.3 Completing Modifications](#) for more information about submitting invoices to SHC.

When the cost of a modification is more than \$12,000, rental property owners are required to add SHC as a loss payee on their homeowner's insurance for the full replacement cost of the dwelling.

### 4.2.3 Eligible Units

To be eligible, a unit must:

- be owned by the applicant;
- have been constructed more than five years before the application for modifications is submitted;
- require modifications to improve the accessibility of the unit for a current tenant with at least one household member who has a housing related disability;
- not have any liens or judgements registered against it;
- not be in receipt of ongoing federal or provincial social housing subsidies;
- not have received maximum funding in the last 15 years through the Adaptations for Independence Program; and
- not have already received funding for the requested modification through the Adaptations for Independence Program.

## Multi-Unit Properties

In a property with separate enclosed rental suites only the unit occupied by tenants with a housing-related disability is eligible for the cost of modifications.

The cost of modifications shared between the units (e.g., an exterior ramp) will be determined on a case-by-case basis.

## Condominiums

Eligible modifications inside a rented condominium unit are eligible for 100 per cent of the cost provided all other eligibility criteria are met.

## Homes Situated on Leased Land

For homes owned by the rental property owner, but situated on leased land, the rental property owner must provide proof of ownership of the home and a copy of the lease agreement with the landowner.

## Ineligible Properties

Several types of properties are ineligible for the Adaptations to Independence Program, including but not limited to:

- any property or unit receiving ongoing federal or provincial social housing subsidies.
- commercial properties or the commercial portion of a mixed-use property.
- vacation homes and vacation rentals.
- group homes.

## 4.3 Application

Rental property owners must submit a completed, signed Adaptations for Independence – Rental application form and supporting documentation to SHC before any work may begin.

### 4.3.1 Complete Applications

The Adaptations for Independence - Rental application must be completed and signed by the rental property owner and the tenant(s).

SHC accepts original, scanned, or faxed signatures. Digital signatures are not accepted.

If the registered owner has a spouse with a matrimonial interest in the property, the owner and the spouse must both sign the application form.

If the property is owned by a company, SHC requires authorized signatures and a seal.

## Property Tax Notice

Rental property owners must submit the most recent property tax notice from their municipality and the account must be up to date.

## Insurance Policy

Rental property owners must submit proof of insurance for the full replacement value of the property.

## Property Appraisal

Rental property owners must submit a recent appraisal or estimate of the property value from a local realtor.

## Confirmation of Debts

Rental property owners must submit confirmation of all debts owing on the property including mortgage, line of credit, etc.

## Profit and Loss Statement

Rental property owners must submit a profit and loss (revenue and expense) statement for the property. If the property owner is incorporated, a copy of the most recent audited financial statement is required.

## Lease Agreement

Rental property owners must provide a copy of the tenant's lease agreement.

## Proof of Household Income

To confirm eligibility, the rental property owner must provide a completed and signed Tenant Income Declaration/Consent form.

For each household member over the age of 18, the tenant must provide the household member's source of income and total gross annual income. Each household member must sign and date the form.

If a household member between 18 and 25 years old attends full-time post-secondary education, the student is not required to provide information about their income.

Household members under the age of 18 are not required to submit their income but are listed on the form for eligibility purposes.

## Income Inclusions

Tenants must include the following income sources on the Tenant Income Declaration/Consent form:

- employment income, including income earned on reserve and self-employment income;
- social assistance income, including Saskatchewan Income Support (SIS), Saskatchewan Assured Income for Disability (SAID), and Saskatchewan Employment Incentive (SEI) (SHC will coordinate with the applicant's social worker in Income Assistance for a statement);
- Worker's Compensation benefits;
- investment income or dividends and interest earned on savings;
- rental property income;
- pension income, including work pension, private pensions, registered retirement income funds (RRIFs) and Canada Pension Plan (CPP);
- Canada Pension Plan (CPP) disability benefits;
- federal veteran's benefits provided by Veteran's Affairs Canada and disability benefits;
- child support received or spousal support received;
- Employment Insurance;
- retirement savings withdrawals from a savings plan such as an RRSP;
- Old Age Security (OAS) benefits, including Guaranteed Income Supplement (GIS) benefits, Spouse's Allowance, and Extended Spouse's Allowance; or
- scholarships, bursaries, grants, band funding, or student loans that are not required to be repaid.

Program funding is limited; only completed applications will proceed.

## Income Exclusions

The following income sources are not included in calculations to determine the tenant's total household income:

- capital gains and lump sum settlements;
- Registered Retirement Savings Plan (RRSP) one-time withdrawals;
- Canada Child Benefit (CCB);
- Universal Child Care Benefit;
- Saskatchewan Child Benefit;
- Family Health Benefits;
- General Sales Tax (GST) refunds;
- Canada Carbon Rebate (CCR) or Climate Action Incentive Payment (CAIP);
- Saskatchewan Low-Income Tax Credit;
- Saskatchewan Employment Supplement;
- Saskatchewan Rental Housing Supplement (SRHS);
- Saskatchewan Housing Benefit (SHB);
- Seniors Income Plan (SIP);
- travel or living out allowances;
- income earned by children (under the age of 18);
- supplemental assistance from government sources;
- Foster Children Allowance; and
- Working Income Tax Benefit or Working Income Tax Benefit Disability Supplement.

### 4.3.2 Medical Recommendation Form

The Adaptations for Independence application form includes a page for the tenant's healthcare practitioner to complete. Eligible healthcare practitioners may include physicians, nurse practitioners, occupational therapists, or physiotherapists. SHC may accept a recommendation from other healthcare professionals on a case-by-case basis.

This form must be signed and dated with recommendations for modifications that will improve the tenant's ability to live independently. Tenants are not required to provide a diagnosis or disclose any medical information. SHC uses the information provided by the tenant's healthcare practitioner to determine if the modifications requested are appropriate to improve accessibility in the unit.

SHC will accept Medical Recommendation forms directly from tenants. The property owner is not required to submit the form on the tenants' behalf.

### 4.3.3 Declaration & Consent

The Adaptations for Independence - Rental application contains two Declaration and Consent pages:

- one for the rental property owner; and
- one for the tenant.

#### Rental Property Owner

By signing and dating the rental property owner Declaration & Consent page, the rental property owner gives SHC permission to use and disclose any of the facts provided in the application for the following reason:

- to confirm eligibility for program funding.

By signing, the rental property owner also gives SHC permission to share information about their application with:

- Government of Saskatchewan ministries and/or agencies for analysis of programs and services; and
- Canada Mortgage and Housing Corporation (CMHC) for research and program effectiveness evaluations.

#### Tenant

By signing and dating the Declaration & Consent page, the tenant(s) gives SHC permission to use and disclose any of the facts provided in the application for any of the following reasons:

- to confirm eligibility for program funding; and
- to confirm household income.

By signing, the tenant(s) also gives SHC permission to share information about their application with:

- Government of Saskatchewan ministries and/or agencies for analysis of programs and services; and
- Canada Mortgage and Housing Corporation (CMHC) for research and program effectiveness evaluations.

The Declaration & Consent page must be signed and dated in order for SHC to release any or all information contained within the applicant's file.

## Litigation

When parties are engaged in litigation, SHC will not voluntarily provide records to either party. Parties may apply for a court order that requires SHC to produce the documentation.

### *The Freedom of Information and Privacy Act*

SHC records may be requested through the Government of Saskatchewan's *Freedom of Information and Privacy (FOIP) Act*. In response to such a request, SHC may provide access to all or some of the requested documentation.

In the case of litigation, SHC must notify the party with an interest in the records that a request was made and give them the opportunity to object to its release. SHC must comply with the decision of the party with an interest in the records.

Any FOIP requests must be coordinated through the Ministry of Social Services' Information Management Branch.

SHC must keep and dispose of applications and supporting documentation as required by *The Archives and Public Records Management Act*.

## 4.4 Application Review

SHC reviews applications in the order they are received. Funding for the Adaptations for Independence program is limited, and approved applications are funded on a first-come, first-served basis.

### 4.4.1 Timeline

After an application arrives, SHC strives to review all Adaptations for Independence applications within five business days.

## 4.4.2 Verification

SHC will verify that:

- the modifications requested match those recommended by the tenant's healthcare practitioner;
- the tenant's household includes a member with a housing-related disability who requires modifications to the unit to live more independently;
- the tenant's total household income is below program limits;
- the rental property owner is charging rents at or below SHC's maximum monthly rent;
- the property owner has not previously received funding for the unit; or if they have, check the type of modification, the date completed, and the maximum funding amount against program limits;
- the rental property owner has title to the property requiring modifications; and
- there are no liens registered against the property requiring modification.

## Income Calculations

SHC will calculate the tenant's current income to confirm that it is at or below the current Saskatchewan Household Income Maximums (SHIMs) level.

Please see [Income Levels](#) for more information about income limits.

## 4.4.3 Ineligible Applications

### Incomplete Applications

Applications must include all required information, supporting documentation, and signatures. SHC cannot approve an application until all required information is provided.

### Denied Applications

If a household, property, or type of modification is not eligible, SHC will contact the applicant to inform them the application was denied and provide a reason for the denial. If an applicant wants to appeal the decision, the Housing Programs Manager or Supervisor will conduct a separate review of the application and may request additional information from the household.

## 4.4.4 Eligible Applications

If an application meets eligibility requirements, SHC will contact the applicant in writing to request estimates for the work to be done and provide instructions on the next steps to access funding.

## 4.5 Approval Process

### 4.5.1 Estimates and Conditional Approval

Eligible applicants must obtain and submit a minimum of two estimates from certified contractors for the proposed repair(s). Each estimate must include:

- a description of the modification(s); and
- the cost of the modification(s), including materials and labour.

SHC will review the submitted estimates. If an estimate is rejected, the applicant must obtain and submit a new estimate.

SHC recognizes that obtaining more than one estimates may be challenging in rural and remote areas of the province due to a limited number of certified contractors. If an applicant is unable to provide more than one estimate, SHC may, at its discretion, accept a single estimate.

SHC may send an inspector to the home to:

- verify that the home is an eligible residence;
- verify that the home is the homeowner's primary residence;
- identify the repairs required; and
- assess the condition of the dwelling.

Once SHC has approved the funding amount and inspection (if needed), SHC will notify the applicant that they have been conditionally approved for funding and ask them to sign a Conditional Letter of Approval outlining the terms and conditions of the loan.

### 4.5.2 Loan Terms and Conditions

SHC provides assistance in the form of a forgivable loan, which is based on the cost of eligible repairs and must not exceed the maximum loan amount available.

All approved rental property owners are required to sign a Conditional Approval Letter agreeing to the terms and conditions of the loan. If the property's registered owner has a spouse with a matrimonial interest in the property, the owner and the spouse must both sign the loan and security documents. If there is more than one registered owner on the property title, the loan and security documents must be signed by all owners.

## Loan Security

SHC must receive a registered security on the loan from the rental property owner before funding can be released. If the rental property owner does not comply with the terms of the Adaptations for Independence loan, SHC will require repayment of all funding, plus interest. A loan security protects SHC from losses when rental property owners do not comply with the terms of their loan.

For modifications up to \$12,000, the rental property owner must provide a promissory note to SHC.

A promissory note is an unconditional promise in writing, signed by the property owner, engaging to pay, on demand or at a fixed or determinable future time, a specific amount of money to, or to the order of, a specified person or bearer of the note.

For modifications from \$6,000 to \$12,000, SHC may also will register a miscellaneous interest on the property. A miscellaneous interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title.

For modifications over \$12,000, SHC will register a mortgage interest on the property. A mortgage interest protects SHC's investment in the dwelling and requires SHC to be notified in the event of a change in property title.

A mortgage interest is an indication on a property title that a third party (the interest holder) has some right in the property. The registration of an interest provides, to anyone searching the title, notice of the interest holder's claim against the property.

### 4.5.3 Completing Modifications

Rental property owners are responsible for hiring and paying their contractor. SHC will not issue funding or down payments or pay for materials prior to the completion of the work.

All approved modifications must be completed within six months of SHC's approval of the quote. Work completed prior to written approval from SHC is not eligible for funding. Materials that have not been installed are not eligible for funding.

Contacting invoices must be made out to the rental property owner. Rental property owners must submit the original invoice from their contractor for completed work with the following information:

- the contractor's name;
- the contractor's business address;
- the contractor's business number and/or GST number;

In cases where the contractor does not have a GST number, the contractor's Social Insurance Number (SIN) must be stated on the invoice.

- the date that the work was completed;
- a list of modifications completed and the cost for each; and
- the total amount of the contract payment.

Invoices for incomplete work are not eligible for payment through the Adaptations for Independence program.

### Repairs Completed by Rental Property Owners

Rental property owners may complete their own modifications; however, they must be qualified to perform the work. In addition, property owner or family labour is not eligible for funding through the Adaptations for Independence program. If a rental property owner completes their own modifications, only the cost of materials installed will be covered.

Materials purchased for the modifications, but not installed, are not eligible for payment through the Adaptations for Independence Program.

## 4.5.4 Release of Funding

Before funding is released for the completed work, rental property owners must:

- submit a signed Conditional Approval Letter to SHC;
- agree to an appropriate security (promissory note, mortgage interest, etc.) on the loan;
- provide SHC with proof of property insurance or sign SHC's Financial Hardship Letter;
- submit a signed copy of SHC's confirmation letter agreeing that the modifications have been completed satisfactorily;
- submit an acceptable original invoice; and
- provide instructions to SHC about how funding should be released.

SHC must receive written confirmation that the rental property owner has paid their portion of the invoice (if applicable) before releasing Adaptations for Independence funding.

SHC may send an inspector to review the work and confirm the modifications have been completed. If an inspector is not sent, SHC will provide the rental property owner with a letter that they must sign to confirm the work has been completed before release of funds.

SHC will review the invoices submitted by the rental property owner to ensure the material and labour match the approved estimate, the date is not prior to the loan approval date, and the invoice has not been altered.

Once the invoice has been verified, SHC will release the funds according to the rental property owner's preference:

- If a rental property owner submits a Direction to Pay form to SHC, the contractor will be paid directly.
- If no written instructions are provided, SHC will issue a cheque payable to the rental property owner only.

## 4.6 Forgiveness Period

The Adaptations for Independence program provides funding to approved rental property owners through a forgivable loan. Forgiveness is earned annually and is based on SHC's corporate forgiveness scale.

A forgivable loan is a loan that does not accrue interest and the property owner does not have to repay. Instead of collecting loan payments, SHC "forgives" part of the debt each year until the loan no longer exists.

Loan forgiveness begins on the first day of the following month after the final release of funds or after SHC is added as a loss payee on the property's insurance.

### 4.6.1 SHC's Corporate Forgiveness Scale

After funding is approved, SHC will provide the rental property owner with a corporate forgiveness scale, which is customized based on the total amount of funding.

For modifications under \$6,000, which are forgiven within one year, SHC will not provide a forgiveness scale.

After the loan has been fully forgiven, SHC will send the property owner notice in writing.

### 4.6.2 Interest Adjustment Date

The interest adjustment date for SHC's forgivable loans is the first day of the month after SHC receives all required documentation and releases the funds.

If a rental property owner does not comply with the terms and conditions of the forgivable loan, they must repay the loan with interest from this date.

### 4.6.3 Loan Compliance

All loans with a value of more than \$6,000 and all loans where a miscellaneous or mortgage interest was registered against the property will be monitored for compliance by SHC's Mortgage and Loans Department.

All loans with a value of less than \$6,000 will be reviewed annually by SHC's Housing Programs team to confirm the property owner meets the loan requirements.