



PROGRAMS AND FUNDING SUPPORTING SENIORS AGING AT HOME:

**A JURISDICTIONAL SCAN -
FOCUS ON HOUSING
SUPPORTS**



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Email: info@appta.ca

Disclaimer: This publication is intended to provide an overview of Canadian federal, provincial and territorial programs related to enabling older adults to age in place as of May 15, 2025, or as otherwise noted. None of the information in this document should be construed as legal, accounting, or other professional advice.

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Aging in place refers to the ability of older adults to live independently and comfortably in their own homes or communities as they age. It involves creating a supportive environment that promotes physical, emotional, and social well-being, and allows older individuals to maintain their autonomy and quality of life.

Housing Programs to support Aging in Place

As the Canadian population ages, there is growing emphasis on supporting them to age in place, comfortably and in familiar surroundings at home^{1,2,3}. Successful aging in place is contingent upon various factors, which intersect to create a supportive environment for older adults. Having acceptable housing to age in place is one of those factors. Acceptable housing meets three criteria. It is in adequate condition and does not require any major repairs, it is affordable and costs less than 30% of before-tax household income, and it is suitable with enough bedrooms for the number of people living there⁴.

Although Canada's federal government has high-level housing strategies and operates the Canada Mortgage and Housing Corporation to improve Canada's housing system⁵, delivery of services for the older adult population is largely a provincial and territorial government responsibility. The policies aimed at ensuring that older adults have access to acceptable housing are implemented at the provincial and territorial level.

Programs to support housing for older adults are varied. With the ever-increasing cost of housing across Canada, a range of programs focus on taking measures to ensure that housing for older adults is affordable. Some programs provide older adults with access to government-owned housing, while others provide financial supplements to help older adults afford to rent homes. Programs have also been implemented to address the adequacy of housing older adults reside in. These support renovations for maintaining homes or support making modifications to improve the safety and accessibility of places where older adults live. Specific mechanisms used in the programs vary – some offer grants or loans to undertake work, while others are tax incentives applied to work that has already been completed. A number of these programs are also described in APPTA's jurisdictional scan focused on **Financial Supports**.

This jurisdictional scan draws on APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan* to provide an overview of health-focused programs in Canada that support aging in place.

Supportive Living Accommodation

Healthcare providers play a crucial role in monitoring the health of older adults and addressing any medical issues⁶, and some programs provide housing with services to residents who are able to live independently with some assistance and do not require long-term care. Services available in supportive living accommodations vary but typically include housekeeping, meals, and social activities⁷. Some supportive living accommodation programs in Canada are income-tested and are limited to older adults who have lower incomes.

Housing Affordability Programs

The rising cost of housing can make it difficult for some older adults to afford rent while receiving a fixed income. All provinces and territories offer some form of affordable housing options for older adults. Some

¹ Age Well at Home: <https://www.canada.ca/en/employment-social-development/news/2022/06/backgrounder-age-well-at-home.html> / <https://www2.gov.bc.ca/gov/content/housing-tenancy/seniors-housing?keyword=seniors%27&keyword=housing&keyword=subsidies>

² Davey, J. A., de Joux, V., Nana, G., & Arcus, M. (2004). *Accommodation options for older people in Aotearoa/New Zealand*. Christchurch: Centre for Housing Research. https://thehub.sia.govt.nz/assets/documents/accommodation_options_for_older_people_in_aotearoa_new_zealand.pdf

³ Bjornsdottir, K. (2018). 'Holding on to life': An ethnographic study of living well at home in old age. *Nursing Inquiry*, 25(2), e12228. <https://doi.org/10.1111/nin.12228>

⁴ Statistics Canada: <https://www160.statcan.gc.ca/prosperity-prosperite/housing-logement-eng.htm>

⁵ Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/>

⁶ Liao, L., Feng, M., You, Y., Chen, Y., Guan, C., & Liu, Y. (2023). Experiences of older people, healthcare providers and caregivers on implementing person-centered care for community-dwelling older people: a systematic review and qualitative meta-synthesis. *BMC Geriatrics*, 23(1), 207–207. <https://doi.org/10.1186/s12877-023-03915-0>

⁷ Supportive living accommodations in Alberta: <https://open.alberta.ca/dataset/0befe2fe-a2f9-4305-b271-108f4979c72d/resource/792fff02-bacd-4598-a8f4-5bec3c58bf57/download/hlth-supportive-living-accommodations-alberta-guide-2024.pdf>

provinces have housing programs for low-income older adults, which make subsidized housing available at below-market rental prices. More often, housing affordability programs across Canada provide rent supplement payments to older adults to help them afford renting privately-owned accommodations. Several housing affordability programs take a combined approach and offer older adults the choice between renting subsidized housing or receiving supplements to help pay for rent in accommodations of their own choosing.

The cost of heating can be expensive in most parts of Canada⁸ and some housing affordability programs include heating costs in the calculations they use for establishing the level of subsidized housing or rent supplement benefit an older adult receives. The costs of other utilities are paid by housing program recipients. Several provinces and territories recognize that heating costs can be difficult for older adults receiving fixed incomes to pay, and they offer programs specifically to help older adults, including for individuals who own their homes, cover heating costs.

As with other housing-related programs, many housing affordability programs are income-tested and are available only to older adults who have low incomes.

Property Tax Programs

Climbing property values, at times rising very quickly in some Canadian markets⁹, make property taxes another expense that can be difficult to manage for older adults receiving fixed incomes. Most provincial and territorial governments have implemented programs that are meant to address the burden of increased taxes. Specific approaches vary between jurisdictions. Some programs provide rebates or exemptions for taxes owed on primary residences that older adults own. A few programs offer grants to help older adults pay property taxes. Some programs apply to the general property taxes levied on a residence, while others focus specifically on school or education property taxes.

Several jurisdictions do not offer tax exemptions or grants and instead give older adults the option to defer property taxes on their primary residence. In these programs, the provincial or territorial government pays the deferred taxes to the municipal government as a loan on the older adult's behalf. The deferred tax amount then becomes a lien against the property and must be repaid with interest when the property is sold or transferred.

Home Modification Programs

Home modifications, such as ramps and grab bars, improve accessibility and safety, which supports aging in place^{10,11,12}. Most provinces and territories offer programs that are intended to help older adults make their homes safer and more easily accessible. Home safety and accessibility programs take a variety of forms. Some programs offer home safety assessments to provide advice about what modifications are recommended. Many programs provide loans or grants to help older adults afford making necessary changes to their homes, while other programs provide tax credits to offset costs after changes have been made. Home maintenance programs are similar and typically offer loans or grants to enable older adults to make repairs that they otherwise would not be able to afford. While some home modification and maintenance programs are income tested, many are available to any older adult homeowner.

⁸ Natural Resources Canada: <https://natural-resources.canada.ca/energy-efficiency/home-energy-efficiency/canada-greener-homes-initiative/enhancements-oil-heat-pump-affordability-program>

⁹ Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/housing-market/housing-market-outlook>

¹⁰ Brim, B., Fromhold, S., & Blaney, S. (2021). Older Adults' Self-Reported Barriers to Aging in Place. *Journal of Applied Gerontology*, 40(12), 1678–1686. <https://doi.org/10.1177/0733464820988800>

¹¹ Fausset C. B., Kelly A. J., Rogers W. A., Fisk A. D. (2011). Challenges to aging in place: Understanding home maintenance difficulties. *Journal of Housing for the Elderly*, 25(2), 125-141. <https://doi.org/10.1080/02763893.2011.571105>

¹² Martin, D., Long, O., & Kessler, L. (2019). Planning for aging in place: incorporating the voice of elders to promote quality of life. *Journal of Housing for the Elderly*, 33(4), 382-392. <https://doi.org/10.1080/02763893.2019.1593280>

Overview of government programs and policy

Having an acceptable¹³ place to live is an essential requirement for successful aging in place. Provincial and territorial governments across Canada have implemented a variety of programs and funding mechanisms tailored to meeting the housing needs of the aging population.

Housing-related programs available to older adults in Canada focus on two of the three indicators of acceptable housing: affordability, and adequacy. Availability and eligibility criteria for funding vary between provinces and territories, reflecting the different priorities and resources of each jurisdiction, with many limited to older adults receiving low incomes.

Housing affordability programs across Canada have used three main types of approaches. One approach is to provide government subsidized housing specifically for older people. Some programs offer supported living with additional services, such as housekeeping or social activities, while most provide basic accommodation at rental prices that are affordable to people receiving fixed incomes. Another approach is for governments to provide financial supports to older adults for paying rent on privately owned accommodation. This approach gives flexibility regarding choice of accommodation, but older adults may face challenges obtaining rental accommodation in highly competitive markets. Finally, some programs aim to improve housing affordability by reducing the burden of other routine costs that older adults pay for, such as home heating and property taxes.

Programs in Canada that aim to address the adequacy of housing that older adults live in focus on two main areas. The first is home safety and accessibility, and most provinces and territories offer supports to help older adults install ramps, safety bars, or other features. The other type of program focuses on home maintenance or repairs to ensure that older adults live in housing that is in good condition, with adequate heating. Both types of programs use similar interventions based on providing financial incentives, such as loans, grants, or tax credits.

In the following sections, we will delve into the specific programs and funding initiatives that exist in various provinces and territories and at the federal level in Canada to meet housing needs of older adults who are aging at home. By exploring these resources, individuals can gain valuable insights into the available support systems and navigate the path to successful aging in place. *Table 1*, below, is an overall representation of the programs and funding available in the different jurisdictions across the country.

¹³ Statistics Canada: <https://www160.statcan.gc.ca/prosperity-prosperite/housing-logement-eng.htm>

Terms of Reference

Through the development of this report and analyses of various programs and initiatives, four general themes and several sub-themes in housing-related programs emerged. The terms of reference below outline what programs and initiatives are considered under each theme.

Theme	Programs and initiatives
Supportive Living Accommodation	<ul style="list-style-type: none">Includes programs that provide housing with support services for older adults who are able to live independently with some assistance.Support services provided may include personal care, meal preparation, housekeeping, and social activities.
Housing Affordability Programs	<ul style="list-style-type: none">Includes programs that provide subsidized housing for older adults, financial supports to pay rent, or financial supports to pay for utilities.
Property Tax Programs	<ul style="list-style-type: none">Includes programs that aim to reduce the burden of property taxes on older adults who reside in homes they own.Methods property tax programs use include tax rebates, grants, exemptions, and temporary deferral of payment.
Home Modification Programs	<ul style="list-style-type: none">Includes programs that provide support for older adults to make changes to their housing to make it more suitable for their needs.Programs may focus on safety and accessibility modifications, maintenance and repairs, or on renovations to add secondary suites.
*Additional note	<ul style="list-style-type: none">Where possible we strive to use the term “older adult(s)”, however, program titles may use other terminology, such as “seniors”.

Please note that in some cases a program may be listed in more than one theme if aspects of the program apply to both. For example, a program listed in “Housing Affordability Programs” that also provides support for home maintenance and repairs would also be listed under “Home Modification Programs”. Where programs are included in more than one category, the program’s description and identification number is provided in the category that corresponds to its primary purpose. In *Table 1* below, a program is shown in its primary category in **bold**, and in additional categories in *italic*.

Table 1: Programs and Funding Matrix

The **program identification numbers** in Table 1 below use the sequence from APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan*. In the analysis presented here, programs were re-organized based on types of housing-focused interventions and the order differs in some places from the previous jurisdictional scan. The original identifiers have been kept in order to maintain consistency across the related reports and ensure that users can find the same program in multiple scans that are part of this research series.

	Supportive Living	Housing Affordability	Property Tax Programs	Home Modifications
Federal	-	-	-	-
Alberta	AB10, AB12	AB10	AB14	AB11, AB13
British Columbia	BC12	BC13	BC16	BC4, BC14, BC15
Manitoba	-	MB9	MB10, MB11	MB12
New Brunswick	-	NB12	NB13	NB7, NB14
Newfoundland and Labrador	-	NL8	-	NL9, NL10
Northwest Territories	-	NWT2	NWT7	NWT5, NWT6
Nova Scotia	-	NS1, NS16	NS15	NS1, NS14, NS17
Nunavut	-	NU5	NU6	NU7, NU8
Ontario	-	ON6	ON7	ON8, ON14
Prince Edward Island	-	PEI13	-	PEI14
Québec	-	QC12, QC15	QC13	QC14, QC16
Saskatchewan	SK7	SK8, SK9, SK10, SK11	SK14	SK12, SK13
Yukon	-	YT4	YT5	-

N.B: To find more details on each program or funding using the codes in the matrix, navigate to each jurisdiction and view details by corresponding numbers in the first columns.

Supportive Living Accommodation

These programs provide housing with support services for older adults who are able to live independently with some assistance. The support services provided vary between programs and may include personal care, meal preparation, housekeeping, and social activities.

Table 2: Supportive Living Accommodation

	Program	Eligibility	Description
AB10	Affordable Housing Programs ¹⁴	<i>Eligibility criteria are described below in the <u>Housing Affordability Programs</u> section</i>	<i>This program offers support for older adults living in the community, as well as the Seniors Lodge program which provides rooms, meals, housekeeping services and recreational opportunities for independent older adults.</i>
AB12	Supportive Living Accommodation ¹⁵	Providers offer varying services to meet different needs.	Alberta offers various supportive living options which provide housing with varying levels of care and support services. These accommodations promote independent living while offering assistance as needed.
BC12	Seniors' Supportive Housing ¹⁶	Individual(s) may be eligible if they are aged 55 years and older, or a person of any age who has a disability or diminished ability. Individuals in the program pay 50% of their gross income as rent, which contributes to both housing and hospitality services such as daily meals, light housekeeping, laundering, and more	The program provides housing and support services to low-income older adults, seniors, and people with disabilities. The program has modified apartment units designed for people who can live independently with some assistance but are not eligible for assisted living or a greater level of care.
SK7	Personal Care Home Benefit (PCHB) ¹⁷	An individual may be eligible to receive the PCHB if they: - are 65 years of age or older, - are a resident of Saskatchewan, - live in a Saskatchewan licensed personal care home, - receive an OAS pension, and - have a monthly income below specified levels.	The PCHB provides older adults with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the supplement will be the difference between a monthly income threshold of \$3,500 and their monthly income. The amount of the benefit received depends on their income and marital status.

The above-mentioned programs and funding options may have specific eligibility criteria and requirements, and these may vary over time.

¹⁴ Affordable Housing Programs: <https://www.alberta.ca/affordable-housing-programs.aspx>

¹⁵ Supportive Living Accommodation: <https://open.alberta.ca/dataset/0befe2fe-a2f9-4305-b271-108f4979c72d/resource/792fff02-bacd-4598-a8f4-5bec3c58bf57/download/hlth-supportive-living-accommodations-alberta-guide-2024.pdf>

¹⁶ Seniors' Supportive Housing: <https://www.bchousing.org/housing-assistance/housing-with-support/seniors-supportive-housing>

¹⁷ Personal Care Home Benefit: <https://www.saskatchewan.ca/residents/family-and-social-support/seniors-services/seniors-living-in-personal-care-homes>

Housing Affordability Programs

These programs are intended to make housing more affordable for older adults by providing subsidized housing, financial supports to pay rent, or financial supports to pay for utilities. Some programs use a combined approach and give older adults a choice between renting subsidized housing and receiving a rent supplement.

Table 3: Housing Affordability Programs

	Program	Eligibility	Description
Combined Housing and Rent Supplement Programs			
MB9	Manitoba Housing Programs ¹⁸	Varying eligibility criteria, depending on the different programs.	Manitoba Housing offers programs and services for older adults, including affordable housing options and rent supplements, to support older adults in accessing safe and affordable housing.
NB12	Portable Rent Supplement Program ¹⁹	<p>Individuals may be eligible if their total household income is below \$37,000 for individuals or \$47,000 for couples in urban areas, or \$50,500 for individuals or \$67,500 for couples in rural areas, and they live in crowded or inadequate housing, or pay more than 30% of their income for rent, or pay less than 30% of their income on rent but adequate housing would cost more than 30% of their income..</p> <p>Applicants must have a long-term physiological, anatomical, psychological or developmental impairment that limits their daily living, and receive CPP Disability, any other disability pension under the New Brunswick Pension Act and/or receive the Extended Benefits Program.</p>	<p>This program provides rent support for individuals who have a disability.</p> <p>The rent a recipient pays is 30% of their adjusted household income</p>

¹⁸ Manitoba Housing Programs: <https://www.gov.mb.ca/housing/progs/renters.html>

¹⁹ Portable Rent Supplement Program: https://www.gnb.ca/en/topic/family-home-community/housing-property/portable-rent.html?_ga=2.45500068.124497793.1751996066-38085476.1751996066&_gl=1*1uwo81g*_ga*MzgwODU0NzYyMTc1MTk5NiA2Ng..*_ga_F531P4D0XX*czE3NTE5OTYwNjYkbzEkZzEkdDE3NTE5OTYyODIkaJYwJGwwJGgw*_ga_X5V0H8WVKQ*czE3NTE5OTYwNjYkbzEkZzEkdDE3NTE5OTYyODIkaJYwJGwwJGgw

PEI13	Seniors Housing Program ²⁰	<p>Applicants must be aged 60+, or aged 55+ if living with a disability. An applicant is also assessed according to:</p> <ul style="list-style-type: none"> - the number of dependents living with them, - annual household income, - ratio of housing cost to income, i.e. spending 30% or more of household income for suitable housing, - condition of their current dwelling, - other factors, including health status of family members and the availability of a unit suitable to their family's need. 	<p>Applicants needing housing may be approved for either government-owned housing or landlord-owned housing.</p> <p>In government-owned housing most tenants pay 25% of their household income for rent. The program covers heating costs and provides ongoing maintenance. Tenants are responsible for their household furnishing, day-to-day housekeeping, tenant's insurance and costs for electricity, TV, phone and internet services. Tenants must arrange for electricity hook up.</p> <p>In landlord-owned housing a rent supplement is provided to assist with the cost of rent in privately owned units in the community.</p>
SK9	Social Housing Program ²¹	<p>This program is intended to serve households with low incomes. Priority is given to older adults aged 55 and over, families with children or dependants, and individuals with disabilities who are in greatest housing need. Individuals living in social housing must be able to live independently. This independence may include support from family, the community, or other agencies.</p>	<p>The Social Housing Program is administered by local housing authorities in over 260 communities on behalf of Saskatchewan Housing Corporation and subsidizes rent according to the degree of financial need. The program:</p> <ul style="list-style-type: none"> - sets rent at 30 percent of the household's income, and - provides housing that may be more affordable and suitable than what is available in the community for those with accessibility needs.
Older Adult Housing Programs			
AB10	Affordable Housing Programs ²²	<p>To qualify for provincial affordable housing programs, applicants must:</p> <ul style="list-style-type: none"> - have an income below local income limit, - be a Canadian citizen or permanent resident, - evacuees from Ukraine with Canada-Ukraine Authorization for Emergency Travel are eligible to apply. 	<p>Under this program are the Seniors Lodge program which provides rooms, meals, housekeeping services and recreational opportunities for independent older adults. Community based services may help offer these amenities and opportunities and the Seniors Self-contained Housing program which provides apartment-style housing to older adults who are able to live independently.</p>

²⁰ Seniors Housing Program: <https://www.princeedwardisland.ca/en/service/seniors-housing>

²¹ Social Housing Program: <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes>

²² Affordable Housing Programs: <https://www.alberta.ca/affordable-housing-programs.aspx>

NL8	Rental Housing Program ²³	<p>An individual may be eligible if their:</p> <ul style="list-style-type: none"> - total household income falls within certain levels; - present housing is adequate but they pay more than 30% of total household income for rent and heat; - present housing is unsuitable and they pay less than 30% of their total income on rent and heat but obtaining suitable housing would cost more than 30% of total household income. <p>The program is open to low-income older adults.</p>	<p>The Rental Housing program helps households with low income that cannot obtain suitable and affordable rental housing on the private market.</p> <p>Rental housing is provided directly by Newfoundland and Labrador Housing Corporation (NLHC). NLHC also works with groups that agree to provide housing for households with low income.</p> <p>Rents paid by tenants in non-profit housing are based on their income, with rent based on 25 per cent of the total net monthly income.</p>
SK10	Life Lease Housing for Seniors ²⁴	<p>Older individuals and couples are eligible if they:</p> <ul style="list-style-type: none"> - are near age 55 or older, - can live independently with or without supports from family, the community, or government agencies among other criteria, - have annual gross incomes below \$58,000 for individuals or \$73,100 for couples and have household assets below \$415,000, and - are legally allowed residents of Canada. 	<p>The Life Lease Program offers moderate-income older adults with the opportunity to live in an affordable apartment-style home, in exchange for a deposit and a monthly occupancy fee.</p> <p>The occupancy fees cover a share of the operating and maintenance costs of the building and are comparable to (and often lower than) the rent for similar housing in the community.</p> <p>Life Lease is administered by local housing authorities on behalf of Saskatchewan Housing Corporation.</p>
SK11	Rental Housing for Seniors ²⁵	<p>An individual may be eligible if they:</p> <ul style="list-style-type: none"> - are 55 years of age or older, - are legally allowed to reside in Canada, and - can live independently with or without supports from family, the community, or government agencies. <p>Priority will be given to eligible applicants with the greatest housing need.</p>	<p>The provides rental housing to older adult individuals and couples. This program is offered in all communities when there are no eligible applicants for Social Housing Program units in the community. The Program is administered by local housing authorities on behalf of Saskatchewan Housing Corporation.</p>

²³ Rental Housing Program: <https://www.nlhc.nl.ca/housing-programs/rental-housing-program/>

²⁴ Life Lease Housing for Seniors: <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/life-lease-housing-for-seniors>

²⁵ Seniors Housing Program: <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-seniors-in-small-communities>

Rent Supplement Programs			
BC13	Shelter Aid for Elderly Renters (SAFER) ²⁶	<p>Eligible individuals are BC residents who are age 60 and over, and:</p> <ul style="list-style-type: none"> - their gross monthly income is less than \$3,333.34 monthly (or \$40,000 annually), - they lived in BC the full, 12-month period before submitting their application and are citizens or meet the residency requirements, - they pay more than 30% of their gross, before tax, monthly household income towards rent for their home. If they live in a trailer, this includes pad rental. 	The SAFER program helps make rents affordable for BC older adults with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents.
ON6	Canada-Ontario Housing Benefit (COHB) ²⁷	<p>Older adults are eligible for this benefit.</p> <p>Eligible household members must be on, or be eligible to be on, the social housing waiting list and living in community housing.</p> <p>They must also be:</p> <ul style="list-style-type: none"> - residents of Ontario, - Canadian citizens, permanent residents, or have made an application for permanent residency 	<p>The COHB provides direct monthly payments to eligible households to help pay their rent.</p> <p>For recipients of social assistance, the COHB benefit will fill the gap between the social assistance shelter allowance and actual shelter costs.</p> <p>It pays the difference between 30 per cent of the household's income and the average market rent in the area.</p> <p>The benefits are portable if individuals move to another address.</p>
QC12	Low-Rental Housing Program ²⁸	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> - be a Canadian citizen or a permanent resident residing in Québec, - have resided in Québec or in the landlord's selection area for at least 12 of the 24 months preceding the application, - have a household's income equal to or less than the maximum amount allowed. 	The program enables low-income older adults to live in a subsidized dwelling. The rent payable is equal to 25% of their income, including heating costs. Additional amounts may have to be paid for electricity and certain other services.

²⁶ Shelter Aid For Elderly Renters (SAFER): <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>

²⁷ Canada-Ontario Housing Benefit: <https://www.ontario.ca/document/ontarios-second-action-plan-under-national-housing-strategy-2022-25/taking-action#section-2>

²⁸ Low-Rental Housing Program: <https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/low-rental-housing>

QC15	Shelter Allowance Program ²⁹	<p>An individual may be eligible if they:</p> <ul style="list-style-type: none"> - live in Québec, - are not exempt from income tax, <p>The individual or their spouse:</p> <ul style="list-style-type: none"> - owns the dwelling they live in, - rent an eligible dwelling, - live with a person you pay rent to, - have at least one dependent child or will be aged 50, - meet all other eligibility items³⁰ 	<p>The shelter allowance program is for low-income individuals and families who spend too much of their budget on housing.</p> <p>It provides up to \$170 financial assistance per month.</p> <p>It is open to homeowners, tenants and boarders.</p>
SK8	Saskatchewan Housing Benefit ³¹	<p>Renters are eligible if they:</p> <ul style="list-style-type: none"> - spend 35 per cent or more of their annual before-tax household income on rent and utilities, - have less than \$300,000 in household assets, - have annual before tax household income at or below the set annual income limit for the program. <p>Renters are not eligible for the benefit if they receive support from another Government of Saskatchewan income assistance program or rent through the Social Housing Program.</p>	<p>The Saskatchewan Housing Benefit is a benefit of up to \$325 per month to help renters with their rent and utilities. The Saskatchewan Housing Benefit is co-funded by the Government of Canada and the Government of Saskatchewan under the National Housing Strategy.</p>
Utilities Assistance Programs			
NWT2	Seniors Home Heating Fuel Subsidy ³²	<p>Older adults aged 60 or older may be eligible to receive a set amount depending on household income and the community in which they live.</p> <p>Income thresholds range from \$56,000/ year to \$73,000/ year, depending on which zone an applicant resides in.</p>	<p>The Senior Home Heating Subsidy provides financial assistance to low-to-modest income older adults to help with the cost of heating their homes.</p> <p>Benefit amounts range from \$3,680/ year to \$6,000/ year, depending on which zone an applicant resides in.</p>

²⁹ Shelter Allowance Program: <https://www.revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/>

³⁰ Shelter Allowance Eligibility: <https://www.revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/eligibility-shelter-allowance-program/>

³¹ Saskatchewan Housing Benefit: <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/saskatchewan-housing-benefit>

³² Seniors Home Heating Fuel Subsidy: https://www.ece.gov.nt.ca/sites/ece/files/resources/shhs_policy_manual_-_april_2025_0.pdf

NS1	Seniors Care Grant ³³	<p>Applicants for the Seniors Care Grant must be 65 years old or older by the end of current program year and:</p> <ul style="list-style-type: none"> - have a household net income of \$45,100 or less, - live in your own home or apartment - have your name on the property title, Land Titles Initiative Certificate of Claim or residential lease agreement or a Band administrative letter issued by a First Nation community (reserve) - be able to spend the full amount on eligible services by the end of the program year. 	<p>This grant provides a fixed amount of \$750 to help low-income older adults with the cost of household services such as lawn care, snow removal, grocery delivery, transportation, small home repairs, phone/internet service, home heating, and healthcare services such as physiotherapy and mental health support.</p> <p>Clients do not need to provide receipts beforehand, but they may be asked to provide them later if they are selected for audits/reviews.</p>
NS16	Heating Assistance Rebate Program (HARP) ³⁴	To be eligible, the individual must pay their own heating and must have an income below the income threshold of the program year.	HARP helps low-income Nova Scotians with the cost of home heating. Program details vary year by year; the upcoming program year details have yet to be announced.
NU5	Seniors Fuel Subsidy (SFS) ³⁵	<p>To be eligible an individual must:</p> <ul style="list-style-type: none"> - permanently reside in Nunavut, - be 60 years of age or older, - own and live in the home for which the subsidy is being requested, - meet the allowable established income threshold, - not be in receipt of social assistance, - apply each year. 	<p>The SFS is a program that helps to offset the cost of heating fuel for older adults who own and live in their homes. Eligible homeowners are reimbursed for the cost of heating fuel up to 3,500 litres after an income assessment has been done to establish whether the net income of the applicant or applicants is within the program limits.</p> <p>Homeowner(s) with a total net income up to and including \$75,000 may be eligible for a 100% fuel subsidy.</p> <p>Homeowner(s) with a total net income greater than \$75,000 and less than or equal to \$100,000 may be eligible for a 50% fuel subsidy.</p> <p>Homeowner(s) with a total net income greater than \$100,000 are not eligible for the fuel subsidy.</p>

³³ The Seniors Care Grant: <https://beta.novascotia.ca/apply-help-household-healthcare-and-home-heating-costs-seniors-care-grant>

³⁴ Heating Assistance Program: <https://beta.novascotia.ca/programs-and-services/heating-assistance-rebate-program-harp>

³⁵ Senior Fuel Subsidy (SFS): <https://www.gov.nu.ca/en/social-supports/senior-fuel-subsidy-sfs>

YT4	The Pioneer Utility Grant (PUG) ³⁶	<p>An individual may be eligible if they are:</p> <ul style="list-style-type: none"> - aged 65 or older, - a Canadian citizen or permanent resident who has lived in Yukon for a minimum of 12 months, - Yukoners who live in the Yukon a minimum of 183 days every year, and - household income does not exceed \$148,900 for single individuals or \$210,000 for couples. 	The PUG provides older adults with a grant of up to \$1,340.94 within Whitehorse city limits and \$1,448.21 elsewhere per year for the cost of heating their homes regardless of whether they own or rent. Older adults who are living in social housing or getting a rental subsidy are not eligible for the grant. The heat source can be oil, electric, wood, propane or wood pellets.
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It's important to note that program eligibility criteria, funding availability, and application processes may vary.

³⁶ Pioneer Utility Grant: <https://yukon.ca/en/pug>

Property Tax Programs

These programs aim to reduce the burden of property taxes on older adults who reside in homes they own. Methods property tax programs use include tax rebates, grants, exemptions, and temporary deferral of payment.

Table 4: Property Tax Programs

	Program	Eligibility	Description
Property Tax Relief Programs			
NWT7	Seniors and Disabled Persons Property Tax Relief ³⁷	<p>Applicants must:</p> <ul style="list-style-type: none"> - be 65 years old as of December 31 of the current property taxation year, and - apply to program every year. <p>Taxes are lowered depending on type of property owned or occupied.</p>	<p>The NWT government provides a 100% rebate to qualifying citizens owning residences in the General Taxation Area (GTA).</p> <p>In the Municipal Taxation Areas (MTA), applicants need to contact their municipal government to find out more information about the program.</p>
NS15	Property Tax Rebate for Seniors ³⁸	<p>An individual must be aged 65 or over, and:</p> <ul style="list-style-type: none"> - have lived at the property as their primary residence in 2024, and - have received or be eligible to receive the Guaranteed Income Supplement (GIS) or the federal Allowance from Service Canada. 	<p>Nova Scotia provides the rebate to eligible low-income older adults to help alleviate the financial burden of property taxes.</p> <p>The rebate amount is based on the municipal residential property taxes. It is 50% of what the individual paid on last year's property taxes, up to a maximum of \$800.</p>
NU6	Property Tax Relief for Senior Citizens and People with Disabilities ³⁹	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> - have a disability or be 65 years or older, - be the owner or part owner of the property, - be an occupant of the property for at least 184 days in a year. 	<p>This program aims to help older adults and people with disabilities manage property taxes.</p> <p>Eligible individuals are exempt from property taxes owed for that year on the property identified in the application.</p>

³⁷ Seniors and Disabled Persons Property Tax Relief: <https://www.maca.gov.nt.ca/en/services/seniors-and-disabled-persons-property-tax-relief#:~:text=The%20Senior%20Citizens%27%20and%20Disabled,for%20this%20program%20every%20year>.

³⁸ Property Tax Rebate for Seniors: <https://beta.novascotia.ca/apply-property-tax-rebate-property-tax-rebate-seniors>

³⁹ Property Tax Relief: <https://www.gov.nu.ca/en/newsroom/property-tax-relief-senior-citizens-and-people-disabilities-2022-09-01>

ON7	Ontario Seniors' Homeowner Property Tax Grant ⁴⁰	An individual may qualify if they or their spouse/ common-law partner: <ul style="list-style-type: none"> - are at least 64 years old, - are a resident of Ontario, - owned and occupied a principal residence, - paid Ontario property tax, - and either were single, divorced or widowed and earned less than \$50,000, or a couple with a combined income of less than \$60,000. 	This grant provides up to \$500/ year to low- and moderate-income older adults who own their homes. It helps reduce the property taxes they owe and supports them in maintaining their residences. It is an annual payment that seniors must apply for each year when they file their income tax and benefit return.
QC13	Grant for seniors to offset a municipal tax increase ⁴¹	An individual may be eligible if: <ul style="list-style-type: none"> - a resident of Québec, - aged 65 or over, - they had owned their residence for at least 15 consecutive years, - their residence is an entirely residential assessment unit consisting of only one dwelling, and it serves as their principal residence, - they received (or were entitled to receive) a municipal tax bill in their name for the residence, - family income was \$62,900 or less. 	This grant program aims to offset a municipal tax increase brought about by significant increase in the value of an individual's residence.
Education Property Tax Programs			
MB10	Education Property Tax Credit ⁴²	Manitobans who own their home and pay property taxes could be eligible for the EPTC to help cover the cost of school taxes, either through municipal property tax statements or through an individual's income tax return.	The EATC allows individuals to save up to \$437.50 (in 2022 tax year) to offset costs of school taxes.
MB11	Seniors' School Tax Rebate ⁴³	Individuals may be eligible if they are: <ul style="list-style-type: none"> - older adults aged 65 and over, - own their home or are liable for paying the school taxes on their principal residence, - live in their own home, and - reside in Manitoba. Households with a net income of \$63,500 or higher are not eligible for the Rebate.	This program provides a rebate for older adults aged 65+ on the total of residential school taxes assessed net of the Basic and Seniors Education Property Tax Credit received. The maximum rebate for 2023 and subsequent years is \$235. For eligible senior households, the Rebate is reduced by 1.0% of net family income over \$40,000. Eligible seniors below the \$40,000 income-tested threshold may be eligible for a full Rebate depending on the amount of school tax.

⁴⁰ Ontario Seniors' Homeowner Property Tax Grant: <https://www.ontario.ca/page/senior-homeowners-property-tax-grant>

⁴¹ Municipal Tax Offset for Seniors: <https://www.revenuquebec.ca/en/citizens/tax-credits/grant-for-seniors-to-offset-a-municipal-tax-increase/>

⁴² Education Property Tax Credit: <https://www.gov.mb.ca/finance/tao/epc.html>

⁴³ Seniors' School Tax Rebate: <https://www.gov.mb.ca/finance/tao/sstrebate.html>

SK14	Seniors Education Property Tax Deferral Program ⁴⁴	To be eligible for the program, applicant(s) must: -be 65 years old or older, -own and occupy their home as their principal residence, - have a total household income below \$70,000 per year, among other criteria.	The Seniors Education Property Tax Deferral Program provides eligible applicants with a repayable loan for the education property taxes for their principal residence.
Tax Deferral Programs			
AB14	Seniors Property Tax Deferral Program ⁴⁵	Eligibility is not based on income. To be eligible for this program an individual must: - be 65 years of age, or older (only one spouse/partner needs to be at least 65) - be an Alberta resident, having lived in the province for the last 3 months - own a residential property in Alberta and the home must be their primary residence - have a minimum of 25% equity in their home to allow the government to secure the loan and ensure repayment.	This program allows eligible older adult homeowners to voluntarily defer all or part of their residential property taxes, including the education tax portion. The current loan interest for this program is 6.45% and is reviewed and may be adjusted every 6 months in April and October.
BC16	Property Tax Deferment Program ⁴⁶	Individuals may be eligible if they: - are 55 or older, - are a surviving spouse or a person with disabilities, or - are families with children.	The BC Property Tax Deferral Program provides eligible individuals with a loan from the BC Ministry of Finance to the municipality where they reside on their behalf to pay their property taxes. The loan places a restrictive lien on the property and is paid back with interest at the end of the loan period, or before selling of transferring the property.
NB13	Property Tax Deferral Program for Seniors ⁴⁷	Individuals may be eligible if: - aged 65 or older during the taxation year, and the owner of property listed on the deed, - the property must be the principal residence, and receiving the Provincial Residential Tax Credit, - the property tax account must be in good standing.	This program allows older adults to defer the annual increase in property taxes on their principal residence. Deferred property tax and interest amounts constitute a lien against the property and become due and payable to the province when the property is sold or transferred.

⁴⁴ Seniors Education Property Tax Deferral Program: <https://www.saskatchewan.ca/residents/taxes-and-investments/property-taxes/seniors-education-property-tax-deferral-program>

⁴⁵ Seniors Property Tax Deferral Program: <https://www.alberta.ca/seniors-property-tax-deferral-program.aspx>

⁴⁶ Property Tax Deferment Program: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/property-tax-deferment-program>

⁴⁷ Property Tax Deferral Program for Seniors: https://www2.gnb.ca/content/gnb/en/departments/finance/services/services_renderer.201264.Property_Tax_Deferral_Program_for_Seniors.html#serviceDescription

YT5	Property Tax Deferment Program ⁴⁸	<p>An individual may be eligible if they:</p> <ul style="list-style-type: none"> - are aged 65 or over, - live outside of municipalities in areas where the Government of Yukon is the taxation authority, - own and live in their own home. 	The property tax deferment program allows older adults to defer paying their property taxes until the time of sale or transfer of the property. This program helps older adults manage their finances while remaining in their homes.
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Program eligibility criteria and funding availability may change over time.

⁴⁸ Property Tax Deferral Program: <https://yukon.ca/en/housing-and-property/property-tax-and-assessments/apply-seniors-property-tax-deferment>

Home Modification Programs

These programs are intended to provide support for older adults to make changes to their housing to make it more suitable for their needs. Programs may focus on safety and accessibility modifications, maintenance and repairs, or on renovations to add secondary suites. Home modification programs use several methods of support, including loans, grants and tax credits to enable older adults modify homes they own and reside in.

Table 5: Home Modification Programs

	Program	Eligibility	Description
Home Safety Assessment Programs			
BC4	Community Rehabilitation ⁴⁹	Home and Community Care general eligibility. Meet further assessment criteria.	Services provided by a licensed physical therapist or occupational therapist to clients who require acute, chronic, palliative or rehabilitation support. The goal is to improve or maintain physical and functional abilities and to provide assessment and treatment to ensure a client's home is suitably arranged for their needs and safety.
NB7	Home First Program ⁵⁰	Eligible for older adults aged 65 and above	Older adults aged 65 and above can receive a free Health, Wellbeing, and Home Safety Review, either at home, by phone, or via Zoom. The session covers various topics including fall prevention, community engagement, physical activity, and wellness. Qualified reviewers create a personalized action plan and provide guidance on the next steps.
Accessibility and Safety Modification Programs			
AB11	Residential Access Modification Program (RAMP) ⁵¹	Individuals may be eligible for a RAMP grant if they are: - a Canadian citizen or permanent resident who has lived in Alberta for 90 continuous days, - an Albertan of any age who uses a wheelchair or an older adult (65+ years) who uses a 4-wheel walker on an ongoing basis, - living with a progressive neuro-degenerative disease.	Low-income Albertans with mobility challenges can apply for grants to modify their home. The amount an applicant may receive is up to \$7,500 in a single benefit year, and up to \$15,000 within a 10-year period.

⁴⁹ Community Rehabilitation: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/community-rehabilitation>

⁵⁰ Home First Program: <https://socialsupportsnb.ca/en/home-first-registration/>

⁵¹ Residential Access Modification Program (RAMP): <https://www.alberta.ca/residential-access-modification-program.aspx>

AB13	Seniors Home Adaptation and Repair Program (SHARP) ⁵²	<p>Older adults in Alberta may be eligible if:</p> <ul style="list-style-type: none"> - they or their spouse is aged 65+, - the total annual household income is \$75,000 or less, - they are the registered landowner with a minimum 25% home equity in the residence, - they are a Canadian citizen or permanent resident that has lived in Alberta for at least 3 months. <p>With consent, income information is collected from the Canada Revenue Agency.</p>	SHARP provides financial assistance of up to \$40,000 to eligible older adults to make necessary adaptations and repairs to their homes, enhancing accessibility and safety. This program supports modifications such as handrails, wheelchair ramps, and bathroom modifications.
BC14	BC Seniors' Home Renovation Tax Credit ⁵³	<p>An individual may be eligible if they are:</p> <ul style="list-style-type: none"> - a resident of B.C., and - an older adult or a family member living with an older adult, or - a person with a disability or a family member living with a person with a disability. 	This tax credit allows older adults to claim a non-refundable tax credit for eligible home renovation expenses that improve safety, accessibility, and mobility. The credit can be claimed for renovations up to a maximum of \$10,000.
BC15	BC Rebate for Accessible Home Adaptation (BC RAHA) ⁵⁴	To be eligible an individual must be a resident of BC with limited income and assets, and someone in the household must have a permanent disability or loss of ability. The requested home adaptations must support accessibility and safe independent living in the home. Applicants may be homeowners, or tenants who apply jointly with the homeowner.	Previously known as the Home Adaptations for Independence (HAFI) Program, the BC RAHA program provides up to \$20,000 for home modifications that enhance accessibility and safety for older adults with mobility limitations or disabilities. Eligible modifications may include ramps, stair lifts, bathroom upgrades, and handrails.
NB14	Seniors' Home Renovation Tax Credit ⁵⁵	<p>Individuals may be eligible if:</p> <ul style="list-style-type: none"> - a resident of New Brunswick, and - an older adult aged 65 or older, or a family member living with an older adult. 	<p>The New Brunswick Seniors' Home Renovation Tax Credit allows older adults to claim on their tax return up to \$10,000 in improvements that will make their home safer and more accessible.</p> <p>All improvements must be completed at their primary residence – the place where they live most of the time.</p>

⁵² Seniors Home Adaptation and Repair Program (SHARP): <https://www.alberta.ca/seniors-home-adaptation-repair-program.aspx>

⁵³ BC Seniors' Home Renovation Tax Credit: <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

⁵⁴ BC Rebate for Accessible Home Adaptation: <https://www.bchousing.org/housing-assistance/BC-RAHA/program-overview>

⁵⁵ Seniors' Home Renovation Tax Credit: <https://socialsupportsnb.ca/en/program/new-brunswick-seniors-home-renovation-tax-credit>

NL10	Home Modification Program (HMP) ⁵⁶	<p>Homeowners with an annual income of \$46,500 or less requiring accessibility modifications to their homes.</p> <p>An Occupational Therapist's report is required clearly indicating whether modifications are non-urgent or urgent.</p>	<p>This program provides financial assistance to low-income older adults for essential repairs and modifications to their homes. It aims to make homes safer and more accessible, allowing older adults to age in place comfortably.</p> <p>Persons with accessibility needs may receive a forgivable loan of up to \$7,500. Repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 (\$13,000 in Labrador).</p>
NWT6	Seniors Aging in Place ⁵⁷	<p>Eligibility follows the same criteria as described for the Seniors Home Repair Program.</p>	<p>Seniors Aging in Place funding is meant to lower home energy costs or to do home repairs. A forgivable loan up to \$15,000 over one year is available to support repairs/upgrades that make heating, electricity, and water use more efficient and less expensive to operate. Minor home adaptations like grab bars to improve accessibility and mobility are also eligible.</p> <p>More than one repair application could be approved in the same year if the repairs were unrelated, and the annual total is not over \$15,000.</p>
NS14	Accessible Housing Program ⁵⁸	<p>To be eligible for the grant an individual or someone in their household:</p> <ul style="list-style-type: none"> - must have a disability or permanent loss or reduction in ability; - must own and have lived in their home for at least one year, and - their total household income must be below the Housing Income Limits established by CMHC, ranging from \$59,000 to \$84,500 depending on region. 	<p>The program offers financial assistance of up to \$10,000 as a grant and \$8000 as a forgivable loan for eligible accessibility adaptations. For larger adaptations, up to an additional \$20,000 may be available as a repayable loan.</p> <p>Eligible adaptations need to directly address the disability or permanent reduced ability of the household member (like kitchen or bathroom reorganization and adaptations, interior chair lifts and other adaptations). Emergency adaptations are given priority.</p>

⁵⁶ Home Modification Program (HMP): <https://www.nlhc.nl.ca/housing-programs/home-modification-program-hmp/>

⁵⁷ Seniors Aging in Place: <https://www.nwthc.gov.nt.ca/en/services/seniors-aging-place>

⁵⁸ Accessible Housing Program: <https://beta.novascotia.ca/accessible-housing-program>

NU7	Elders Housing Program (EHP) ⁵⁹	<p>To be eligible, an individual must be:</p> <ul style="list-style-type: none"> - a resident of Nunavut, - the applicant or a co-applicant must be 60 years of age or older, or a recipient of a Disability Benefit, - must possess title or leasehold title to the property in the application and live in this property as their principal residence, <p>To apply for Alternative Tenure, the individual must demonstrate that they do not have the financial or physical and/or mental capacity to continue as a homeowner. They may be required to provide letters of support from medical professionals.</p>	<p>The EHP provides support to older adults and people who have disabilities to maintain their homes, adapt them to their own needs and make decisions about future living arrangements.</p> <p>The program provides:</p> <ul style="list-style-type: none"> - one-on-one, personalized support to older adults and people with disabilities about: <ul style="list-style-type: none"> - continuing to own and maintain their own homes; or - pursuing other living arrangements, called Alternative Tenure Options, - annual grants for preventative maintenance costs to support continued homeownership, - a one-time grant for repairs and renovations that support aging in place and continued homeownership. <p>The EHP can be combined with the Home Renovation Program.</p>
ON8	Ontario Renovates Program ⁶⁰	<p>An individual is eligible if they:</p> <ul style="list-style-type: none"> - are 65 years of age or older, - have a disability, or live with a senior or a person with a disability, - fall within the financial limits set by their area, and - are in an eligible area in the province. 	<p>A component of the Ontario Priorities Housing Initiative, the Ontario Renovates Program provides financial assistance to low-income older adults and to persons with disabilities for essential repairs and accessibility modifications to support independent living.</p> <p>Financial assistance up to a maximum of \$20,000 is available in the form of:</p> <ul style="list-style-type: none"> - a 10-year forgivable loan of \$15,000 to make essential home repairs and/or accessibility modifications, or - a grant of \$5,000 for accessibility modifications only.

⁵⁹ Elders Housing Program: https://different-basket-89cd87b086.media.strapiapp.com/NHC_EHP_Guide_EN_1fa299bd69.pdf

⁶⁰ Ontario Renovates Program: <https://www.ontario.ca/document/ontarios-interim-action-plan-under-national-housing-strategy-2022-23/taking-action>

ON14	Home and Vehicle Modification Program ⁶¹⁶²	<p>Program eligibility is limited to individuals who are:</p> <ul style="list-style-type: none"> - a permanent Ontario resident, - a person with a substantial impairment caused by bodily injury, birth defect or illness expected to last one year or more, - have an impairment that impedes mobility and results in substantial restriction in activities of daily living. 	<p>The program is administered by March of Dimes for the Ministry for Seniors and Accessibility. It assists eligible older adults with disabilities by providing grants of up to \$15,000 for home and vehicle modifications. It aims to improve accessibility, mobility, and independence.</p> <p>Applicants with gross annual income(s) of over \$35,000 may be required to contribute towards the cost of the requested home and/or vehicle modification(s).</p>
PEI14	Home Renovation Programs ⁶³	<p>An individual is eligible to apply if:</p> <ul style="list-style-type: none"> - they are a PEI resident and a Canadian Citizen or Permanent Resident, - their combined household income is \$50,000 or less, - the property is their principle residence and they currently reside in the home, - they are an owner of the property or have a life interest in the property, - their property value is \$300,000 or less, - they have not reached the maximum grant through previous applications. <p>Each program may have additional criteria.</p> <p>Applicants for the Seniors Home Repair Program and the Seniors Safe @ Home Program must be aged 60 or older.</p>	<p>The PEI Home Renovation Programs can provide financial assistance to homeowners through three renovation programs. One application can be submitted to assess eligibility for all three.</p> <p>The PEI Home Renovation Program provides up to a maximum of \$12,000 to help cover the cost of structural, heating, plumbing, and electrical systems renovations. In the case of an applicant with a permanent disability, a maximum of \$16,000 may be available if the renovations improve accessibility.</p> <p>The Seniors Home Repair Program provides up to a maximum of \$4,000 to help with the cost of repairs, such as a roof, windows, doors, or a furnace.</p> <p>The Seniors Safe @ Home Program provides up to \$10,000 to make changes to your home in order to improve its accessibility to continue living there. Modifications must relate to the senior applicant's loss of ability and must provide improved access or increased physical safety to the home.</p>

⁶¹ Home and Vehicle Modification Program: <https://www.ontario.ca/page/home-and-vehicle-modification-program>

⁶² Home and Vehicle Modification Program – FAQ: <https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Documents/HVMP-FAQ.pdf>

⁶³ Home Renovations Programs: <https://www.princeedwardisland.ca/en/service/pei-home-renovation-programs>

QC16	The Residential Adaptation Assistance Program ⁶⁴	Financial assistance is provided to the owner of a dwelling occupied by a person with a disability.	<p>This program provides financial assistance to the owner of a dwelling occupied by a person with a disability for the purpose of carrying out adaptations that meet the person's needs.</p> <p>The Self-determined Needs and Work Option provides up to \$12,000 for work aimed at exterior access, or up to \$12,000 for interior work.</p> <p>The Professional Support option offers support from an occupational therapist and an accredited inspector and provides up to \$50,000.</p> <p>The work must constitute a simple, low-cost solution (e.g., installing an exterior access ramp, redesigning a bathroom).</p>
SK12	Home Repair Program - Adaptation for Independence Program ⁶⁵	<p>Homeowners are eligible if they:</p> <ul style="list-style-type: none"> - own and occupy the property as primary residence. <p>Rental property owners are eligible if they:</p> <ul style="list-style-type: none"> - rent the modified units to low-income households that include a person with a housing-related disability. 	The Home Repair - Adaptation for Independence program provides a \$23,000 forgivable loan to homeowners or rental property owners with low incomes to make a home more accessible for a person with a housing-related disability. Examples include ramps, bathroom modifications, and grab bars installation.
Home Maintenance and Repair Programs			
MB12	Support Services to Seniors ⁶⁶	Referrals by Regional Health Authority.	This program provides community-based services and programs that promote health and well-being and help older adults live independently. These includes meal programs, transportation programs, information and referrals, health and wellness programs, home maintenance programs, and more.

⁶⁴ Residential Adaptation Assistance Program: <https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/residential-adaptation-assistance-program>

⁶⁵ Home Repair Program - Adaptation for Independence Programs: <https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability>

⁶⁶ Support Services to Seniors: <https://www.gov.mb.ca/seniors/resources/community-and-caregiver-supports.html#SupportServicesToSeniors>

NL9	Provincial Home Repair Program (PHRP) ⁶⁷	<p>NL homeowners with low incomes (annual household income of \$32,500 or less; \$65,000 in Labrador West and the North Coast of Labrador) requiring repairs to their dwellings.</p> <p>The client must have owned and occupied the property for a minimum of five (5) years.</p>	<p>This program is designed to provide low-income homeowners with funding to bring dwellings up to minimum fire and life safety standards through upgrades to basic heating, electrical, and plumbing services, and to provide seniors and persons with disabilities who require accessibility changes to their residences the ability to carry out necessary renovations.</p> <p>Forgivable loan funding is available for homeowners up to a maximum of \$5,000 (\$6,500 in Labrador). Repairs exceeding these levels may be addressed under a repayable loan of up to \$12,500 (\$15,500 in Labrador). There is a lifetime assistance cap of \$12,500.</p>
NWT5	Seniors Home Repair Program ⁶⁸	<p>This funding is open to residents of the NWT when one of the homeowners is aged 60+ and:</p> <ul style="list-style-type: none"> - has a low-to-middle total household income that falls within the limits of the monthly income threshold for their community, - has lived in the NWT for three years, - has lived in their home for over a year, - owns a home within municipal boundaries, with access to a continuous supply of electricity, potable water and heat, - owns a home where there is a functional sewage containment system. 	<p>Seniors Home Repair Program provides financial assistance to low-income older adults for necessary home adaptations and repairs to improve accessibility, safety, and mobility.</p> <p>A forgivable loan up to \$50,000 is provided.</p> <p>If the household's income is over \$59,999, applicants will have to co-pay 10% of the repair costs. The applicant's portion must be paid before repairs start. For example, if the repairs cost \$10,000, the applicant's portion would be \$1,000 and this must be paid before repair work begins.</p>

⁶⁷ Provincial Home Repair Program: <https://www.nlhc.nl.ca/housing-programs/provincial-home-repair-program-phrp/>

⁶⁸ Seniors Home Repair Program: <https://www.nwthc.gov.nt.ca/en/services/seniors-home-repair>

NU8	Home Renovation Program (HRP) ⁶⁹	<p>To be eligible, applicants must:</p> <ul style="list-style-type: none"> - be at least 19 years old and have been living in Nunavut for at least two years, - for the forgivable loans, income must be below the Average Income Required for Homeownership established in the Basic Homeownership Costs Guidelines, - possess title or leasehold title to the property in their application and live in this property as their principal residence, - their home must be at least 5 years old, located within the municipal boundaries of Nunavut, and connected to the Qulliq Energy Corporation grid. 	<p>The HRP assists homeowners to undertake major repairs and/or renovations in the home where they live.</p> <p>The HRP has two options:</p> <ul style="list-style-type: none"> - a one-time loan to a maximum of \$100,000, forgivable over ten (10) years, - or a grant of 50% of eligible costs, up to \$20,000.
QC14	The RénoRégion Program ⁷⁰	<p>The program is intended for owner-occupants of a housing unit whose:</p> <ul style="list-style-type: none"> - municipality has a population of under 15,000, - annual household income and the applicable income level (AIL) is \$12,000 or less, - residence has a value, excluding land value, of \$150,000 or less. 	<p>The RénoRégion program provides financial assistance that is paid out only upon completion of the work.</p> <p>This financial assistance may cover up to 95 percent of the approved cost of the eligible work, up to a maximum of \$20,000, or \$25,000 if the household's annual income is less than or equal to the AIL.</p> <p>The cost of eligible work is either the lowest bid received, the cost invoiced by the contractor, or that determined from the price list in effect for the program, whichever is the least.</p>
SK13	Emergency Home Repairs ⁷¹	<p>Homeowners are eligible if they:</p> <ul style="list-style-type: none"> - own the property to be repaired and occupy it as their primary residence, - require an urgent repair to their property, and - have an annual household income and household assets at or below the limits established by Saskatchewan Housing Corporation. 	<p>The program offers homeowners with low incomes up to \$12,000 to help complete emergency repairs to make their homes safe.</p>

⁶⁹ Home Renovation Program: https://different-basket-89cd87b086.media.strapiapp.com/NHC_HRP_Guide_EN_85478a76c8.pdf

⁷⁰ The RénoRégion Program: <https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/renoregion-english>

⁷¹ Emergency Home Repair: <https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs>

Secondary Suite Construction Programs			
NS17	Secondary and Backyard Suite Incentive Program ⁷²	<p>To be eligible, the funds can only be used to create a brand-new self-contained unit within the applicant's primary dwelling to house a family member, senior or adult with disability.</p> <p>The would-be tenant must be below the Housing Income Limits (HILs) established by CMHC. HILs vary by location and household composition.</p> <p>The rent must be 80 per cent or less of Average Market Rents (AMRs) established by CMHC.</p> <p>The forgivable loan will be worth up to 50 per cent of eligible costs and the applicant must be able to pay the remainder on their own.</p> <p>This loan will be secured by a mortgage with a clean title and adequate equity to cover the amount.</p> <p>The landlord must sign an operating agreement with the province.</p>	<p>The Secondary and Backyard Suite Incentive Program (the Program) is available to eligible homeowners who plan to build a housing unit within their primary residence or on the property of their primary residence.</p> <p>Homeowners may receive up to 50% of the eligible project costs, to a maximum of \$40,000.</p> <p>Homeowners that continue to live in their primary residence and meet the tenant eligibility requirements over the 5-year term of the loan do not need to repay the loan (this is called a forgivable loan).</p>

Specific eligibility criteria, application processes, and availability of these programs may vary.

Conclusion

Delivery of most social services in Canada, including housing, is primarily the responsibility of provincial and territorial governments. All provinces and territories have some housing-related programs that support aging in place. The programs generally focus on addressing aspect of two of the indicators of acceptable housing, affordability and adequacy. In each area, several approaches are used in different jurisdictions across the country. Overall, most of the approaches used rely on providing financial interventions to give older adults the opportunity to obtain housing or to modify their residences in ways that support aging in place. The programs are often restricted to older adults who have low incomes, but some, particularly tax credit initiatives, favour older adults who own their homes and have sufficient financial resources to pay for services.

⁷² Secondary and Backyard Suite Incentive Program: <https://beta.novascotia.ca/apply-funding-build-secondary-or-backyard-suite-your-property-secondary-and-backyard-suite-incentive-program>