

# Repair and Renovation

## Homeowner Emergency Repair

Please contact Saskatchewan Housing Corporation at 1-800-667-7567 to discuss your emergency repairs.

### Emergency Repair:

- Provides financial assistance for homeowners with low incomes to undertake emergency repairs required to ensure the safety of their dwelling.

### Assistance:

- A forgivable loan to a maximum of \$12,000 is available to eligible clients to address emergency health and safety standard issues. The homeowner is responsible for all costs greater than the approved amount.

### Eligibility:

- Applicants must own and occupy the property as their principal residence.
- The annual household income must be at or below the established income limits as determined by Saskatchewan Housing Corporation (SHC).

- The household asset level must be at or below the established asset limits as determined by SHC.
- Eligible repairs include those of an urgent nature, (i.e. furnace replacement during the heating season).



### Other Details:

- Repairs completed prior to receiving written approval from SHC do not qualify for assistance.
- Once approval is granted, work must be completed within three (3) months.

### Mail completed application to:

Saskatchewan Home Repair Program  
11th Floor – 1920 Broad Street  
Regina, SK S4P 3V6  
Telephone: 1-800-667-7567

## Saskatchewan Home Repair Program – Emergency Repair

Make sure you have signed and dated the attached application and Asset Declaration Form in pen. Please return your application to our office with ALL of the following information:

- Property Tax Notice:** send a copy of the last Property Tax Notice that you paid (confirming your property tax account is current).
- Lease Agreement:** if you have a roommate or a boarder, send a copy of the lease agreement.
- Asset Declaration form:** this form collects information about the value of assets you own.
- Proof of Household Income:**
  - Income Tax Returns** – Send a copy of last year’s income tax return to everyone in the household, including children over age 18. Full-time students must send proof that tuition has been paid to the university, college, school, or trade school.
  - Income Tax Notice of Assessment** – Send a copy of the Canada Revenue Agency (CRA) Income Tax Notice of Assessment for every working member in the household. If you are unable to find this form, you may ask for a copy by calling the CRA at 1-800-959-8281.
  - Business, Rental, or Farming Income** can be verified by submitting copies of the most recent Income and Expense Statements.
  - Disability or Veteran Affairs Pension** can be verified with a copy of the most recent pay stub, and a letter of confirmation.
  - Child and Spousal Support Payments** – If you paid or received child support or spousal support, send a copy of the separation or divorce agreement.

**Program funding is limited; only completed applications will proceed. Should you have any questions, please contact our office at:**

Saskatchewan Home Repair Program  
11th Floor - 1920 Broad Street  
Regina, SK S4P 3V6  
Telephone: 1-800-667-7567

# Repair and Renovation



## Saskatchewan Home Repair Program – Homeowner Emergency Repair

You may be eligible if your household income and asset value is less than the limits stated in the tables below:

### Saskatchewan Household Income Maximums

(as of July 1, 2021)

| One Bedroom | Two Bedroom | Three Bedroom | Four+ Bedroom |
|-------------|-------------|---------------|---------------|
| \$38,000    | \$46,500    | \$56,000      | \$67,000      |

*Bedroom count does not refer to the number of bedrooms in a specific house, but rather the number of bedrooms required to accommodate household members.*

### Saskatchewan Household Asset Levels

| All Households |
|----------------|
| \$300,000      |

*These Asset Levels are used for all programs offered by Saskatchewan Housing Corporation to ensure the programs are serving those with the greatest need.*



# Saskatchewan Home Repair Program – Emergency Repair Application Form

\_\_\_\_\_  
First Name Middle Name(s) Last Name  
Date of Birth: \_\_\_\_\_ Social Insurance Number: \_\_\_\_\_

\_\_\_\_\_  
Home Phone Cell Phone Email

\_\_\_\_\_  
Mailing Address Town/City Postal Code

\_\_\_\_\_  
First Name Middle Name(s) Last Name  
Date of Birth: \_\_\_\_\_ Social Insurance Number: \_\_\_\_\_

\_\_\_\_\_  
Home Phone Cell Phone Email

Marital Status:  Married  Divorced  Single  Common-Law  Separated  Widowed

Optional Self Declaration:  First Nations  Métis  Inuit  Senior Citizen

Please list all people living in the home, including children:

| Name | Gender (F/M/X) | Date of Birth | Relationship to Owner | Source of Income (if applicable) |
|------|----------------|---------------|-----------------------|----------------------------------|
|      |                |               |                       |                                  |
|      |                |               |                       |                                  |
|      |                |               |                       |                                  |
|      |                |               |                       |                                  |
|      |                |               |                       |                                  |

If you receive income assistance, please provide:

Worker's Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

## Property Information:

Legal Land Description: \_\_\_\_\_  
Lot Block Plan Extension

Have you received program assistance from SHC in the past?  Yes  No

When: \_\_\_\_\_ Which Program: \_\_\_\_\_

Is your property title free of defects?  Yes  No  Unsure

If no, list lien/writ/judgement. \_\_\_\_\_



## Type of Repairs:

Please select the emergency repair that your home requires:

Furnace

Roof

Other: \_\_\_\_\_

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## Declaration/Consent:

- The applicant declares that all the facts given in this application form are true and complete.
- The applicant declares that the property listed in this application form is where they live for six (6) or more months of the year.
- The applicant acknowledges and agrees that any work started before getting approval in writing from Saskatchewan Housing Corporation (SHC) is not eligible for program funding.
- The applicant gives consent to SHC and its agents to use and disclose any of the facts given in this application form for any of these reasons:
  - to confirm household income;
  - to confirm eligibility for program funding;
  - to collect any amount owing to SHC;
  - to Canada Mortgage and Housing Corporation for research purposes to assess the effectiveness of the program; and
  - to program funding partners for audit purposes.
- The applicant authorizes SHC or its agents to conduct an inspection(s) of the applicant's property for the purposes of confirming eligibility for program funding and that any approved work has been completed.
- The applicant acknowledges and agrees that the facts given in this application form will be kept and disposed of as required by *The Archives and Public Records Management Act*.
- The applicant agrees that SHC may contact them from time to time for the purpose of conducting any client-related surveys about Repair Programs.
- The applicant understands this application does not obligate SHC to approve funding.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

## Saskatchewan Home Repair Program – Asset Declaration Form

Please include all assets owned by household members. When calculating the value of your assets, use today's value. Refer to the following pages for a full description of each asset type.

| Asset Type   | Applicant | Applicant | Other Household Members |
|--|-----------|-----------|-------------------------|
| <b>Cash and Cash Equivalents</b>   |           |           |                         |
| Cash   | \$        | \$        | \$                      |
| Bank accounts ( <i>including Tax Free Savings Account</i> )                                  | \$        | \$        | \$                      |
| Capital gains  | \$        | \$        | \$                      |
| Compensation ( <i>impairment, death, disputes</i> )  | \$        | \$        | \$                      |
| Insurance settlements  | \$        | \$        | \$                      |
| Other financial awards   | \$        | \$        | \$                      |
| <b>Investments</b>   |           |           |                         |
| Stocks and bonds   | \$        | \$        | \$                      |
| Shares, options and warrants   | \$        | \$        | \$                      |
| Commodities  | \$        | \$        | \$                      |
| Guaranteed Investment Certificates   | \$        | \$        | \$                      |
| Mineral rights, and oil and gas leases   | \$        | \$        | \$                      |
| <b>Pensions</b> ( <i>Senior household applicants only</i> )                                  |           |           |                         |
| Registered Retirement Savings Plan   | \$        | \$        | \$                      |
| Company and private pensions   | \$        | \$        | \$                      |
| Other registered savings   | \$        | \$        | \$                      |
| <b>Real Estate</b> ( <i>equity only</i> )  |           |           |                         |
| Secondary residence and vacation homes   | \$        | \$        | \$                      |
| Rental property  | \$        | \$        | \$                      |
| Business   | \$        | \$        | \$                      |
| Farm and agri-business   | \$        | \$        | \$                      |
| <b>Primary Vehicle</b> ( <i>excess value - see details on the following page</i> )           | \$        | \$        | \$                      |
| <b>Secondary and Recreational Vehicles</b>   | \$        | \$        | \$                      |
| <b>Valuable Personal Effects</b> ( <i>e.g. jewelry, antiques, tools, electronics, etc.</i> ) | \$        | \$        | \$                      |
| <b>TOTAL ASSETS</b>  | <b>\$</b> | <b>\$</b> | <b>\$</b>               |

I/We hereby declare the information provided on the Asset Declaration form is true, correct and complete.

|                         |       |           |       |
|-------------------------|-------|-----------|-------|
| Applicant               | _____ | _____     | _____ |
|                         | Print | Signature | Date  |
| Applicant               | _____ | _____     | _____ |
|                         | Print | Signature | Date  |
| Other Household Members | _____ | _____     | _____ |
|                         | Print | Signature | Date  |



## Description of Assets

Assets include the following:

1. **Cash and Cash Equivalents** – Cash on hand or money in bank accounts held by any member of the household, regardless of source, such as:
  - balances in savings, chequing and Tax Free Savings accounts
  - lump sum payments
  - insurance settlements
  - capital gains
  - lottery winnings and winnings from gambling
  - monetary compensation (e.g., *Residential Schools Settlement Agreement*) or other financial awards

2. **Investments** – Financial instruments with the intent of profitable returns in the form of interest, dividends, or appreciation value, such as:
  - stocks, bonds, shares, options and warrants
  - mutual funds
  - commodities
  - Guaranteed Investment Certificates
  - mineral rights
  - oil and gas leases

Does not include locked in investments that are inaccessible and remain untouched.

3. **Pensions** (*senior households only*) – Deferred income saved or invested for retirement expenses, including:
  - Registered Retirement Savings Plans (RRSPs)
  - other registered savings

Does not include income converted to create an income stream, such as a Registered Retirement Income Fund (*income generated from this account is included in household income*).

4. **Equity in Personal Real Estate** – Equity (*asset value minus the amount owing on the asset*) in real estate owned by the household.
5. **Equity in Income Generating Asset** – Equity (*asset value minus the amount owing on the asset*) in an asset owned by the household 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 (*apartment building, townhouse, house, etc.*)
    - » 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
  - » furnishings and fixtures
  
- Farm or agricultural assets required to operate a farm, including:
  - » land
  - » buildings (*barns, farmhouse, outbuildings*)
  - » tools and equipment
  - » machinery
  - » livestock
  - » inventories

6. **Primary Vehicle** – The value of one vehicle per household is excluded from the calculation of assets provided that the value does not exceed \$35,000. INCLUDE ONLY the value of the household’s primary transportation vehicle **in excess** of \$35,000 which is the current maximum depreciation value, as determined by Canada Revenue Agency.

#### 7. **Secondary and Recreational Vehicles**

- A secondary vehicle is a vehicle (*car, truck*) that is not the primary vehicle the household uses as transportation.
- A recreational vehicle is a vehicle used for recreational purposes, such as a boat, motor home, trailer, all terrain vehicle and snowmobile.

#### 8. **Valuable Personal Effects**

- Items that have value and are not essential for day-to-day living, such as:
  - » jewelry
  - » antiques (*family heirlooms are included unless they are used in the daily operation of the household*)
  - » tools that are not used to maintain employment or generate income
  - » electronics
  - » collectibles
  
- Does not include:
  - » personal effects necessary to maintain the household (*furniture and other household items*)
  - » disability related items, such as lifts, wheelchairs, beds and other medical equipment