

FUNDING SOURCES FOR BARRIER-FREE ACCESS

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Prepared by:
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This document is available in alternate formats and in French.
Ce document est disponible en médias substitués et en Français.

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HOME OWNERS

Canada Revenue Agency

Income tax deduction: Under IT-519R2 (Consolidated) – Medical Expense and Disability - Paragraph 54: [Renovations and alterations to a dwelling](#)

In the case of an individual who lacks normal physical development or who has a severe and prolonged mobility impairment, reasonable expenses relating to renovations or alterations to the individual's dwelling can be claimed as medical expenses under paragraph 118.2(2)(l.2). To qualify, these expenses must be paid to enable the individual to gain access to the dwelling or be mobile or functional within it. Included in this category are reasonable expenses for necessary structural changes, such as:

- the purchase and installation of outdoor or indoor ramps where stairways impede the individual's mobility;
- the enlarging of halls and doorways to allow the individual access to the various rooms of the dwelling; and
- the lowering of kitchen or bathroom cabinets to allow the individual access to them.

The types of structural changes that could be eligible are not restricted to the above examples. "Reasonable expenses" pertaining to a particular structural change may include payments to an architect or a contractor.

For additional information please visit the Canada Revenue Agency web site at www.cra-arc.gc.ca or contact the CRA by telephone toll free at:

1-800-959-8281 (English)

1-800-959-7383 (French)

1-800-665-0354 (TTY)

[Home Buyers' Plan \(HBP\)](#) – Disabled Persons RC4135(E) Rev. 04

The HBP is a program that allows you to withdraw funds from your RRSPs to buy or build a qualifying home. You can withdraw up to \$25,000 in a calendar year.

The home can be for you, or it can be for a related person with a disability. If the home is acquired by a person with a disability or for a related person with a disability, one of the following should apply:

-it is more accessible to that person than his or her current home; or
-it is better suited to that person's needs.

As an HBP participant, you can acquire the home for the related person with a disability, or you can provide the withdrawn funds to the related person with a disability to acquire the home.

You do not have to include eligible withdrawals in your income, and your RRSP issuer will not withhold tax on these amounts. You can withdraw a single amount or make a series of withdrawals throughout the same calendar year, provided the total of your withdrawals is not more than \$25,000. If you buy the qualifying home with your spouse or common-law partner, or with other individuals, each of you can withdraw up to \$25,000. However, under existing requirements, you or your spouse or common-law partner may not own the qualifying home for more than 30 days before the final withdrawal is made in 2010.

Note

Your RRSP contributions must remain in the RRSP for at least 90 days before you can withdraw them under the HBP, or they may not be deductible for any year. Your RRSP deduction may be affected by HBP participation.

If you participate in the HBP, certain rules limit your RRSP deduction for contributions you made to your RRSP during the 89-day period just before your withdrawal under the HBP. Under these rules, you may not be able to deduct all or part of the contributions made during this period for any year.

You cannot deduct the amount by which the total of your contributions to an RRSP, during the 89-day period just before your withdrawal from that RRSP, is more than the fair market value of that RRSP after the withdrawal.

The same rules apply if you contributed to your spouse's or common-law partner's RRSP during the 89-day period just before that individual made the withdrawal from the same RRSP under the HBP.

Generally, you have to repay all withdrawals to your RRSPs within a period of no more than 15 years. You will have to repay an amount to your RRSPs each year until your HBP balance is zero. If you do not repay the amount due for a year, it will have to be included in your income for that year.

Note

Situations may arise where the repayments may have to be made in less than 15 years. These situations are explained in the section called "[Special repayment situations](#)".

For additional information please visit the Canada Revenue Agency web site at www.cra-arc.gc.ca or contact the CRA by telephone toll free at:

1-800-959-8281 (English)

1-800-959-7383 (French)

1-800-665-0354 (TTY)

PROVINCIAL ASSISTANCE

Department of Social Development *Housing and Income Support Branch*

Social Development administers a number of housing programs that are jointly funded with the Federal government, as well as others that are 100% provincially funded. It should be noted that these housing programs might be altered from time to time to meet changing needs and circumstances. It is best to contact the appropriate regional office for information regarding the full particulars of these programs:

Region 1 – 1-866-426-5191

Moncton
Richibucto
Sackville
Shediac

Region 2 – 1-866-441-4340

Saint John
St. Stephen
Sussex
Hampton
St. George

Region 3 – 1-866-444-8838

Fredericton
Woodstock
Perth

Region 4 – 1-866-441-4249

Edmundston
Grand Falls

Region 5 – 1-866-441-4245

Campbellton
Kedgwick

Region 6 – 1-866-441-4341

Bathurst

Region 7 – 1-866-441-4246

Miramichi
Neguac

Region 8 – 1-866-441-4149

Caraquet
Tracadie-Sheila
Lamèque
Shippagan

[Programs for housing assistance for persons with disabilities](#) provide financial assistance for:

- Homeowners with total household income at or below the applicable Housing Income Limit undertaking accessibility work to modify a dwelling occupied or intended to be occupied by persons with disabilities.
- Homeowners modifying their property to create a secondary/garden suite for adult persons with disabilities.
- Landlords undertaking accessibility work to modify rental properties with self-contained units having rents that are acceptable to this department and occupied or intended to be occupied by tenants with disabilities with income at or below the applicable Housing Income Limits.

- Landlords undertaking accessibility work to modify rooming houses with bed unit rents acceptable to this department and occupied or intended to be occupied by tenants with disabilities.

Any individual who is restricted or lacks the ability (resulting from an impairment) to perform an activity in the manner or within the range considered normal may be eligible.

Other Conditions:

- Modifications to existing dwellings must be housing related and/or provide access to permanently install, basic facilities within the dwelling.
- All work shall conform to the requirements of the most current National Building Code.

Eligible Properties:

- Any residential property where: work will be undertaken to improve accessibility for a disabled occupant/tenant.
- Secondary/garden suites can only be created on existing family housing residential properties. The applicant must be able to demonstrate that the property can feasibly be converted to include a secondary or garden suite which will meet this department's requirements. Units created shall be modest in size and amenities.
- Additions to existing dwellings may also be eligible as long as they meet this department's requirements.
- Only properties that meet acceptable standards of health and safety are eligible

For homeowners in need of disabled accessible modifications assistance is in the form of a forgivable loan up to a maximum of \$10,000. Additional assistance may be available in the form of a repayable loan based on a household's ability to repay.

Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.

The maximum forgivable loan for the creation of a secondary/garden suite or an extension to an existing dwelling is \$24,000. The applicant is required to produce equity or provide proof of other sources of financing to cover the cost of creating a secondary/garden suite or an extension which exceed the maximum forgivable loan available.

The housing response to an applicant's particular situation is based on the needs of the applicant(s) and the most cost effective solution to address his/her current housing situation.

Federal/Provincial Repair Program

Provides financial assistance for:

- Low income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.

- Modifications to low income homeowner and rental units to improve the accessibility of the dwelling for disabled occupants
- Adaptations for low income seniors who have difficulty with daily living activities in the home.
- Provides assistance for limited modifications to eligible households to accommodate an aging parent.

To qualify:

- the household income must be below the established "housing income limits" which vary by household size and by geographical areas within the province.
- you must own the home and live in it
- your home must require major repairs or lack basic facilities.
- modifications are required for people with disabilities must be housing related and/or provide access to permanently installed, basic facilities within the dwelling.
- adaptations required for seniors must facilitate and prolong independent living (i.e. using the kitchen & getting around hallways)

For homeowners in need of major repairs and or disabled accessible modifications assistance is in the form of a loan a portion of which may not have to be repaid. The maximum forgivable loan per housing unit is \$10,000 for regular repairs and \$10,000 for disabled accessible items. The amount of forgivable loan is based upon a sliding income scale and the amount of required repairs. The loan amount is at the provincial borrowing interest rate and can be repaid over a period of up to 15 years.

Homeowner households may be eligible for a forgivable loan for both disabled accessible modifications and other major repair items (i.e. structural, electrical) to a maximum of \$20,000.

Seniors are eligible for a forgivable loan for minor adaptations to facilitate independent living to a maximum of \$3,500.

Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.

Emergency Repair Program

To assist low-income homeowner households requiring urgent repair to render the unit fit for continued safe habitation. This assistance is in the form of a non-repayable loan.

WorkSafe NB

PO 160
Saint John (NB) E2L 3X9

Telephone: (506) 632-2200
Toll free: (800) 222-9775
Website: www.worksafenb.ca

The modifications are designed to meet the long-term needs and are approved only once per claim. In case-by-case situations, Worksafe NB may consider changes to the

home more than once if, for example, an unexpected deterioration of the condition of the injured worker was to occur.

In general, the modifications change the structure of the home of the injured worker on a permanent basis and cannot be easily be undone. They include, without excluding:

- Widening of doorways;
- The displacement of the walls to enlarge corridors or enlarge rooms;
- The renovation of the bathrooms and kitchens;
- The modification of existing garages.

In some cases, changes made to the home may also include non-structural changes such as the replacement of a carpet by vinyl flooring, widening of sidewalks or the installation of transfer platforms.

To determine the needs and the extent of the renovation work, Worksafe NB:

- Assesses the needs of the injured worker;
- Determines the available options;
- Evaluates options;
- Chooses the best suited option and plans the work

To meet the needs of the injured worker, Worksafe NB will first try to change the principal residence of which the injured worker or another party is the owner. However, the nature and magnitude of the required changes, it may also consider the following options:

- Relocate the injured worker to another accessible residence;
- Relocate the injured worker to another residence and modify the residence to make it accessible;
- Build a new accessible home.

WorkSafe NB pays the cost of the approved modifications directly to the contractor or service provider.

To ensure that the renovations made to the home meet the necessary requirements, WorkSafe NB retains 15% of the total cost of the renovations until the final inspection is conducted to satisfaction. WorkSafe NB can pay at its discretion of the total amount of the renovation costs before the final inspection, if it finds that this payment is necessary to complete the changes in the manner considered appropriate.

For further information, please contact Worksafe NB.

PRIVATE SECTOR AND BUSINESSES

Canada Revenue Agency (CRA)

[Tax deductions – T4002](#) - Business and Professional Income Guide - Disability-related modifications

Line 9270 - Other expenses

There are expenses you can incur to earn income, other than those listed on Form T2125. We cover some of them in the following sections. Enter on this line the total of other expenses you incurred to earn income, as long as you did not include them on a previous line. You do not have to list these expenses on the form.

You can deduct outlays and expenses you incur for eligible disability-related modifications made to a building in the year you paid them, instead of having to add them to the capital cost of your building. Eligible disability-related modifications include changes you make to accommodate wheelchairs, such as:

- installing hand-activated power door openers;
- installing interior and exterior ramps; and
- modifying a bathroom, elevator, or doorway.

You can also deduct expenses paid to install or get the following disability-related devices and equipment:

-elevator car-position indicators (such as Braille panels and audio indicators);
-visual fire-alarm indicators;
-telephone devices to help people who are hard of hearing;
-and listening devices for group meetings.

In addition, you may be able to deduct expenses for disability specific computer software and hardware attachments.

For additional information please visit the [Canada Revenue Agency](#) web site www.cra-arc.gc.ca at or contact the CRA by telephone toll free at:

1-800-959-5525 (English)

1-800-959-7775 (French)

1-800-665-0354 (TTY)

COMMUNITY AND NON-PROFIT ORGANIZATIONS

Office for Disability Issues

[Enabling Accessibility Fund](#)

The Enabling Accessibility Fund (EAF) supports community-based projects across Canada that improve accessibility, remove barriers, and enable Canadians with disabilities to participate in and contribute to their communities.

The Government of Canada is building on the success of this program for people with disabilities delivered from 2007 to 2010, by providing an additional \$45 million over the next three years.

While EAF continues to provide funding for small projects, Budget 2010 expands eligibility for the program to include mid-sized projects. This enables communities to undertake larger retrofit projects and foster partnerships for creating new facilities.

Organizations may apply for funding only when there is an open call for proposals.

Information on future calls for proposals will be posted as the information becomes available.

Applications received from the previous call for proposals for the Mid-sized Project Component of the Enabling Accessibility Fund are still being evaluated. The assessment process for mid-sized projects is expected to be completed in the spring of 2011.

To request that your organization receive an e-mail notification in the event that a future call for proposals opens, please send us an [e-mail](#) using our secure online form.

Mailing Address

Enabling Accessibility Fund
Office of Disability Issues
105, rue Hôtel de Ville
Bell Building, First Floor
Gatineau, QB K1A 0J9

Toll Free: 1 800 O-Canada (1 800 622-6232)
TTY: 1 800 926-9105

For general information, contact [Service Canada](#).

Human Resources and Social Development Canada

[New Horizons for Seniors Fund](#)

The New Horizons for Seniors Program (NHSP) is a federal Grants and Contributions program that supports projects led or inspired by seniors who make a difference in the lives of others and in their communities.

Through the NHSP, the Government of Canada is taking action to enable seniors to share their knowledge, skills and experiences with others.

The NHSP supports projects that aim to address one or more of the following five program objectives:

- promoting volunteerism among seniors and other generations;
- engaging seniors in the community through the mentoring of others;
- expanding awareness of elder abuse, including financial abuse;
- supporting the social participation and inclusion of seniors; and
- providing capital assistance for new and existing community projects and/or programs for seniors.

Organizations are invited to apply for funding through calls for proposals.

For more information and deadline for application each year, contact:

New Horizons for Seniors Program
PO Box 250
Fredericton NB E3B 4Z6

Toll Free: 1 800 277-9914
TTY: 1 800 255-4786

Select "0" to speak with an agent.

Agents are ready to answer your questions Monday to Friday from 8:30 am to 4:30 pm.

Regional Development Corporation [Youth Community Assistance Program](#)

To provide funding for eligible capital costs of projects in support of youth and family related activities, that, without such support, would otherwise not proceed.

This program is administered by the Regional Development Corporation and is designed to complement federal and provincial programs related to youth and family development.

Assistance will be available to non-profit organizations, local service districts and/or municipalities engaged in youth and family related projects such as playgrounds, sports/recreational facilities, community centres and community equipment. Examples of the sports/recreational facilities include the following: baseball fields, soccer fields, volleyball courts, tennis courts, football fields, skateboard parks, arenas/rinks, youth camps, local and municipal parks. Examples of centres include community, seniors, women's institutes, youth and recreation. Examples of community equipment include recreational and fire brigade.

The following activities are **not** eligible under the Program:

- Animal shelters

- Art galleries
- Bowling alleys
- Campgrounds
- Churches / cemeteries
- Curling clubs
- Daycare facility (playground eligible)
- Enterprise / Employment Centres
- Equestrian Facilities
- Equipment (Uniforms, personal sporting equipment, vehicles, materials for programs, school gym/team equipment, books)
- Fair facilities
- Feasibility studies
- Golf courses
- Health centres
- Housing (transitional or other)
- Hunting / Fishing / Archery Clubs & Gun Ranges
- Libraries
- Municipal (town hall, fire stations, sidewalks)
- Museums
- Operational expenses
- Pools
- Sailing schools
- Schools (buildings, gym, parking lot & school equipment/materials)
- Site/Land Improvements (Landscaping, Parking lots, Signs)
- Tourism projects
- Travel expenses
- Trail projects & Clubs (ATV, Snowmobile, Ski)
- Wharfs and floating docks

(The Corporation reserves the right to add additional items to the list.)

The applicant shall allow any authorized representative of the Regional Development Corporation, at its discretion, to visit the project site to verify that the project has been undertaken and completed in accordance with the program objectives and guidelines.

Assistance under the Family and Youth Capital Assistance Program will be in the form of non-repayable grants. Only one grant is available for each project.

The level of assistance available for eligible capital costs under the Family and Youth Capital Assistance Program will be based on the type of project.

- Playground type projects will be eligible for 100% of the total approved material costs to a maximum level of \$15,000. Eligible costs include fixed playground structures and pea gravel. (Operational costs, harmonized sales tax (HST), land costs, machinery, planning, design and labour costs are not eligible costs.)
- All other project types will be eligible for 50% of the total approved project costs to a maximum level of \$50,000. Eligible costs include materials, building

materials, land preparation, machinery rental, purchase of recreational equipment, and labour associated with the project. (Operational costs, harmonized sales tax (HST), land costs, design and planning costs are not eligible costs.)

To be considered for funding, applicants must complete, sign and forward the attached application form including contractor/supplier estimates of the project costs to the Regional Development Corporation.

Applications will be assessed against program criteria.

Project must not commence before the applicant receives written notification of approval by the Regional Development Corporation.

Applicant must complete, sign and forward a claim form including copies of all pertinent documentation relating to the project for reimbursement of expenditures.

An affidavit is required for volunteer contributions (maximum of 25% of the eligible project cost).

Donations of materials, equipment, or services are not eligible to be included in the claim as they are not actual costs incurred (paid out) on the project. Only actual costs incurred and volunteer labour are eligible for reimbursement.

Expenditures can be reimbursed in up to three installments, or one lump sum at the end of the project.

For more information, contact:

Regional Development Corporation
836 Churchill Row
PO Box 428
Fredericton, NB E3B 5R4

Telephone: (506) 453-2277
Fax: (506) 453-7988

Department of Social Development
[Shelter Enhancement Program](#)

The program is funded by a cost sharing arrangement between the Government of Canada and the Province of New Brunswick.

This program provides financial assistance to:

- Repair/rehabilitate emergency shelters and second stage housing for victims of family violence to an acceptable standard of health, safety and security for occupants and accessibility for persons with disabilities.

- Increase the number of emergency shelters and second stage housing units available to women and children or youth who are victims of family violence.

Those who qualify are non-profit corporations or charities which have the operation of housing for abused women and their children as a principal objective.

Types of assistance are:

- In the form of a forgivable loan and is based on the cost of the Eligible Work. The maximum forgivable loan per unit is \$24,000.
- In the form of a fully forgivable loan for a new project. Eligible sponsor groups may receive funding for up to 100% of the project capital costs.

Other Conditions:

- Emergency Shelters or Second Stage housing projects in need of renovations must be substandard or deficient and require major repair or be lacking in basic facilities in at least one of the following categories:

| | | | |
|-------------------|----------|---------------|-----------------|
| Fire Safety | Heating | Electrical | Structural |
| Building Security | Plumbing | Accessibility | Children's Area |

All mandatory repairs necessary to bring the property up to minimum levels of health and safety must be completed.

- Eligible new project costs may include: Land acquisition; Municipal servicing; Landscaping; Construction, Acquisition and rehabilitation, or conversion; Hard furnishing; Soft costs; and Appropriate building security provisions.

Please contact the regional office for Social Development in your area. See page 2 for the list of telephone numbers.

Note: A limited number of loans are available.

Other

Certain foundations support projects aimed at rendering buildings accessible to persons with disabilities. The Premier's Council on the Status of Disabled Persons has a 2004 copy of the Canadian Directory to Foundations & Grants published by the Canadian Centre for Philanthropy for reference at our 440 King Street location. More current editions of this book would be available at local public libraries.

If you wish to obtain a copy of the list of foundations **based in New Brunswick** or the requirements for making buildings and other facilities accessible, call our office at 1-800-442-4412 (voice or TTY).