

Home Modification Program Questions and Answers

Q. How do I apply for this program?

A. To apply for the Home Modification Program, you must complete and submit an application, along with the required documentation, to NLHC for review. There are multiple ways to apply:

- online at www.nlhc.nl.ca
- download and print a copy of the application from www.nlhc.nl.ca
- contact your local regional office to request a copy of the application

If you are completing a printed paper copy of the application, you can mail it to your local regional office for processing. Please be sure to carefully read and complete the entire application, as incomplete applications will not be processed.

Q. Where do I find contact information for the regional offices?

A. A list of regional offices and contact information can be found [here](#) or at the end of this document.

Q. I need help completing the application. What should I do?

A. If you need help completing the application, or you have questions about the program, please contact your local regional office for help.

Q. I received a forgivable loan under the program before October 2026; can I now qualify for the extra amount under this new program?

A. You may qualify for additional forgivable funding, and you should reapply if you need to make another modification. Applicants are eligible for up to \$15,000 in forgivable funding during any five-year time period.

Q. How many quotes do I have to get for a modification? What if I can't get them?

A. Applications must be submitted with two detailed quotes to ensure accuracy and fair value of the modification being completed. Homeowners who are having difficulty obtaining quotes should document the contractors they tried and contact their local regional office to discuss their application further.

Q. How much detail should a quote include?

A. All quotes need to explain the modification in plain language and include the full scope of the modification and associated costs.

Q. I have a mortgage on my home. Could I still qualify?

A. Having a mortgage will not impact your ability to qualify for a forgivable loan.

Q. Who can sign the Affidavit of Homeownership?

A. An affidavit must be signed and witnessed by an authorized official. This can include a Commissioner of Oaths, a Notary Public, a Justice of the Peace, a lawyer, a Member of the House of Assembly (MHA), a mayor or a member of the clergy. Where applicable, a stamp or seal is also required, which will be provided by the authorized official.

Q. What modifications are eligible under the Home Modification Program?

A. Your Occupational Therapist will make specific recommendations for modifications tailored to your needs. These typically include:

- bathroom accessibility modifications (roll/walk-in shower, comfort height toilet)
- exterior accessibility ramps
- widening of doors or hallways to accommodate a wheelchair
- or handrails, grab bars and lever-style door handles

Q. What modifications are not eligible under this program?

A. The Home Modification Program does not cover the following:

- equipment (toilet risers, personal lifting devices, mobility aids)
- exterior stair lifts
- accessible furniture or appliances
- repairs or modifications completed prior to the application

Q. What types of modifications need a letter of recommendation from an occupational therapist?

A. An occupational therapist's letter of recommendation is required for modifications such as ramps, bathroom adaptations, and widening of hallways or doorways. These projects typically involve major home alterations and considerable expense. The occupational therapist assesses the applicant's mobility and functional needs to help ensure the modifications are appropriate, effective, and provide long-term benefit.

Q. What types of modifications do not need a letter of recommendation from an occupational therapist or healthcare professional?

A. Modifications such as grab bars, handrails, lever-style door handles, comfort height toilets or anti-slip tape do not need a letter from an occupational therapist or healthcare professional. These are more minor and routine alterations.

Q. For which types of modifications would a recommendation letter from a healthcare professional be accepted instead of an occupational therapist assessment?

A. A letter from a healthcare professional may be accepted in certain cases where the modifications are required for other healthcare related needs, such as a change in primary heat source due to cardiovascular disease.

Q. What types of properties are eligible?

A. Most homes are eligible as long as the applicant can satisfy ownership requirements. Eligible properties typically include single family dwellings, such as detached homes, semi-detached homes and mobile homes that aren't on leased land. Please contact your local regional office to discuss any specific homeownership situations.

Q. What types of properties are ineligible?

A. Ineligible properties typically include mobile homes on leased land, rented apartments, condominiums, co-operative housing, alternate/family care homes and new builds. Please contact your local regional office to discuss any specific homeownership situations.

Q. Do you need to know if I have any money in the bank?

A. No, NLHC does not require information about savings or other financial assets. We will need information about your annual income in order to prove you meet the income threshold requirement.

Q. Is an inspection of my home required?

A. While inspections are not required for every modification completed through the program, your modification may be chosen for inspection before or after it has been completed, depending on the complexity of the modification and program monitoring requirements.

Q. What happens once I submit my application?

A. Once the application is received by NLHC, it is reviewed to confirm eligibility under program guidelines. This includes a review of your income, homeownership and any past assistance you may have received. If eligible for assistance, the requested modifications and quotes are reviewed for funding approval. If approved, a letter and approval package is sent to the applicant detailing the available funding as well as terms and conditions.

Q. Once approved, how long do I have to complete the work?

A. All approved work must be completed within 90 days of the approval date.

Q. What if I can't complete the work in 90 days?

A. If you can't secure a contractor or complete the work on time, please contact your local regional office to discuss the rationale behind the delay. In extenuating circumstances, an extension may be provided.

Q. Do I need to get a permit to complete my home modifications?

A. Homeowners are encouraged to check with their local municipality about permitting requirements and processes.

Q. Who can complete the work? Can I complete it myself or have a family member or friend complete the work?

A. The homeowner is responsible for finding someone to complete the work. You may choose a contractor, friend or family member, or complete the work yourself.

- If a homeowner or an occupant of the home completes the work, they cannot be reimbursed for labor costs.
- A family member or friend who doesn't reside in the home can complete the work and submit an invoice for labor if they provide their full name, address and social insurance number on the invoice, along with the typical description of modification and the cost.
- A contractor may complete the work, and must submit a detailed invoice for labor and/or materials, including their business address and GST/HST#.

Q. If I choose a contractor, do they need to have any specific qualifications?

A. You are responsible for choosing your contractor as NLHC does not review or approve contractors. We do encourage homeowners to speak to the contractor to ask if they have adequate insurance and awareness of National Building Code requirements. The Canadian Home Builders' Association – Newfoundland and Labrador provide some guidance on securing a contractor [here](#).

Q. I've been approved, but the modification costs more than the funding that is available to me. What should I do?

A. Should your quotes cost more than the available forgivable funding, you have several options, such as:

- consult with your occupational therapist to reduce the scope of your modification
- arrange with your contractor to pay the remainder from personal funds
- apply for a repayable loan through NLHC (subject to a financial review of credit and affordability)

Q. How will I order/arrange for materials if the funding is not available before the work is complete?

A. Most building supply companies and contractors are familiar with the Home Modification Program. The “Direction to Pay and Certification of Completed Repairs” provided with your approval package form can be used to add a building supply company and/or contractor as a co-payee. Homeowners are responsible to make payment arrangements for services rendered.

Q. Will the money be sent to me or my contractor?

A. Applicants may choose to have the payment issued directly to them or to their contractor. In most cases, and with the applicant's consent, payment is made directly to the contractor.

Q. When will I receive the money?

A. NLHC will advance payment upon completion of modification and provision of all final documentation provided in the initial approval package. This may include, but is not limited to, the following:

- completed Direction to Pay and Certification of Completed Repairs form
- completed Direct Deposit Enrolment form
- invoice for modification completed that aligns with the scope and amount of the estimate approved
- completed Promissory Note and Funding Request Form
- additional clearances from authorities having jurisdiction may be required depending on the modification completed (such as Service NL or an Electrician)

Q. I live alone. What happens if I receive funding for a modification and pass away before the end of the five-year period? Will my family have to repay the loan?

A. No, repayment of the forgivable loan is not required upon the death of one of the owners of the home.

Q. If I decide to move in a year or two, will I have to repay the money? If so, how much?

A. The forgivable loan is earned back during the five years following your modification where the applicant maintains ownership and primary residence of the home. Should you choose to move, the remaining unearned portion of the loan will need to be repaid to NLHC. To confirm repayment details, please contact the NLHC Finance Department at Loans@nlhc.nl.ca or 709-724-3000.

- Q. **What if I am medically forced to leave the home before the end of the five-year period? Will I have to repay the loan?**
- A. Should you have to leave the home during the five-year earning period, please contact the NLHC Finance Department to discuss your specific situation further at Loans@nlhc.nl.ca or 709-724-3000.
- Q. **I have a disability and live with my family. Can they receive funding for modifications to their home that will allow me to live with them longer?**
- A. Yes, if you are disabled and live with your family, you can apply to receive funding for modifications to their home through the program.

REGIONAL OFFICE CONTACT LIST	
<u>St. John's Office</u> 2 Canada Drive, PO Box 220 St. John's, NL A1C 5J2 Telephone: 709-724-3000 Email: programs@nlhc.nl.ca	<u>Marystown Office</u> 60 Atlantic Crescent, PO Box 338 Marystown, NL A0E 2M0 Telephone: 709-279-5375 Email: marystownprograms@nlhc.nl.ca
<u>Gander Office</u> 5 Garrett Drive, PO Box 410 Gander, NL A1V 1W8 Telephone: 709-256-1300 Email: centralprograms@nlhc.nl.ca	<u>Grand Falls-Windsor Office</u> 5 Hardy Avenue Grand Falls-Windsor, NL A2A 2P8 Telephone: 709-292-1000 Email: centralprograms@nlhc.nl.ca
<u>Corner Brook Office</u> 34 Boone's Road, PO Box 826 Corner Brook, NL A2H 6H6 Telephone: 709-639-5201 Email: westernprograms@nlhc.nl.ca	<u>Stephenville Office</u> 58 Oregon Drive Stephenville, NL A2N 2Y1 Telephone: 709-643-6826 Email: westernprograms@nlhc.nl.ca
<u>Labrador Office</u> 8 Royal Street, PO Box 299 Happy Valley-Goose Bay, NL A0P 1E0 Telephone: 709-896-1924 Email: labradorprograms@nlhc.nl.ca	