Home Repair Program Questions and Answers

Q. **How do I apply for this program?**

A. To apply for the Home Repair Program, you must complete an application and submit 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 have a new qualifying repair. Applicants are eligible for up to $10,000 ($13,000 in Labrador) in forgivable funding during any five-year time period.

Q. **My house needs a lot of repairs. Does it matter what I do first?**

A. The Home Repair Program is intended to address the most critical issues affecting a property. You are encouraged to identify and prioritize repairs based on necessity rather than preference. Priority should be given to issues that affect your ability to safely remain in your home (such as a leaking roof) over issues that are cosmetic. You are encouraged to consult with your contractor and request repairs that will best improve the safety and livability of your home, to help you remain there independently for the longest possible time.

Q. **I am unsure of the repairs that my home needs and unable to complete the application. How do I proceed?**

A. If you think there is an issue in your home requiring repair but are unsure of the specific repairs it needs, you may seek assistance from a family member, friend or neighbor. You could also call a local contractor to explain what you are experiencing and ask if they could help you identify the issue. If you are still having trouble determining your scope of work, you can contact your local regional office (of NLHC) to discuss how to proceed.

Q. **How many quotes do I have to get for a repair? What if I can't get them?**
A. Applications must be submitted with two detailed quotes to ensure accuracy and fair value of the repair being completed. If you are having difficulty obtaining quotes, you should document the contractors you tried (to engage) and contact the local regional office to discuss your application further.

Q. **How much detail should a quote include?**
A. All quotes need to explain the repair in plain language and include the full scope of the repair 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 includes 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 repairs are eligible under this program?**
A. Eligible repairs include repairs to issues or defects within the structure of the home or the systems within it, which if left unresolved may threaten the safety of the occupants or result in them having to leave the home. They include:

- structural repairs (foundation, support beams, landing)
- roof repairs (shingles, flashing, eaves)
- electrical service repair or replacement (meter, mast, panel, wiring, grounding)
- heating system repair or replacement (primary heat source, chimney)
- plumbing repair or replacement (supply or waste lines)
- well repairs (lining, cap, pump)
- new well construction (where no running water in home only)
- septic system replacement (tank, field, lines)
- window, seal and/or hardware replacement
- door replacement
- insulation

Q. **What repairs are not eligible under this program?**

A. Ineligible repairs include those which are major in scope and exceed the available funding allotment, which do not correct an issue or defect in the home or which are completed for the purpose of upgrading or modernizing the home. They include:

- full foundation replacement
- increasing the pitch of a roof
- full structural/truss replacement of roof/changes to roof structure
- new well construction (when no potable water or seasonal disruption)
- secondary heat sources
- combination furnace
- mini splits
- ducted heat pump systems
- septic tank pumping
- electrical panel replacement/upgrade (modernization)
- decks and secondary landings
- siding repair or replacement
- fire damage
- aesthetic upgrades
- equipment
- furniture or appliances
- solar energy system
- repairs completed prior to approval of the application
- preventative, routine or ongoing maintenance

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 repair completed through the program, your repair may be chosen for inspection either before or after the repair has been completed, depending on the complexity of the repair 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 you are eligible for assistance, the requested repairs and quotes are reviewed for funding approval. If approved, a letter and approval package is sent to you 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 reasons for the delay. In extenuating circumstances, an extension may be provided.

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

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 the homeowner or an occupant of the home does the work, they cannot be reimbursed for labor costs.
- A family member or friend who does not 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 repair 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 provides some guidance on securing a contractor here.

Q. **I've been approved, but the repairs will cost 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:

- reducing the scope of your repair
- arranging 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 Repair 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 repair and provision of all final documentation provided in the initial approval package. This may include but not limited to:

- completed Direction to Pay and Certification of Completed Repairs forms
- completed Direct Deposit Enrolment form
- invoice for the repair 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 repairs completed (such as Service NL or Electrician)

Q. **I live alone. What happens if I receive funding for a repair 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 repair 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.

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

Labrador Office 8 Royal Street, PO Box 299 Happy Valley-Goose Bay, NL A0P 1E0 Telephone: 709-896-1924 Email: labradorprograms@nlhc.nl.ca	