



## Survivors of Gender-Based Violence

A new benefit has been added to Department of Municipal Affairs and Housing (DMAH) housing support programs for survivors of gender-based violence (SGBV).

This program is jointly funded by the DMAH and the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy.

### What is the Survivors of Gender Based Violence Benefit?

The SGBV is targeted to individuals or families who are fleeing or are planning to leave their home due to acts of gender-based violence:

*“Gender-based violence is an umbrella term defined as harmful acts directed at an individual based on their gender, gender expression, gender identity or perceived gender. Gender-based violence can include verbal, emotional, spiritual, sexual, physical, mental, and financial harm inflicted in public or private. It includes domestic violence, family violence, intimate partner violence, sexual violence, sex trafficking, criminal harassment, and coercive control.”*

Eligible applicants can receive a benefit under this program for up to two years, after which they can apply to the CNSTHB rent supplement program. As long as they remain eligible, they may receive a benefit, subject to budget availability.

### Are you eligible for the Survivors of Gender Based Violence stream?

The SGBV is targeted to individuals or families that are fleeing or are planning to leave their home due to acts of gender-based violence. This can include people who are part of one or more than one of the following groups:

- Women and girls (over 19)
- 2SLGBTQQIA+ people and people of other sexual orientation than heterosexual
- Transgender and gender diverse people

Eligible applicants may receive the SGBV for up to two years.

**To receive a first year of assistance**, applicants must meet the conditions below to be eligible for the SGBV:

- They are planning to or have left home due to a situation that has put them at risk.
- They have or will seek support of a transition house or referral agency noted in Appendix A. A confirmation from a referral agency is required as part of the application (more information below)
- They are a resident of Nova Scotia and are living in the province.
- They are renting a housing unit (excluding public housing).
- They or any member of their household are not currently receiving a rent supplement.
- They are a Canadian Citizen or hold Permanent Resident status.
- They do not owe money to the DMA or the Nova Scotia Provincial Housing Agency. If money is owed, the balance can be paid in full or a repayment plan can be created, to be eligible for this benefit.

They will need:

- attestation from a referral agency (included on the application form), and
- a copy of your lease (if you do not have a lease contact the Case Manager to discuss alternatives).

**To receive a second year of assistance**, clients will receive a renewal form two months prior to the end of the first year receiving a SGBV. To be considered eligible for a second year of the SGBV, they will need to:

- be spending 30% or more of income on Average Market Rent for the region where they live,
- provide proof of income (See Appendix B),
- proof of rent paid such as a market rent increase letter, and
- income must be under Household Income Limits.

#### SGBV Eligibility: Year One and Year Two Overview

|  | <b>Year One</b>          | <b>Year Two</b>  |
|--|--------------------------|--|
| <b>Leaving domestic home</b>                             | Yes                      | No   |
| <b>Working with transition house (referral provided)</b> | Yes                      | Not necessary  |
| <b>Resident of NS &amp; living in the province</b>       | Yes                      | Yes  |
| <b>Renting a housing unit</b>                            | Yes                      | Yes  |
| <b>Not receiving a rent supplement</b>                   | Yes                      | In receipt of year one of the SGBV   |
| <b>Canadian citizen or Permanent Resident</b>            | Yes                      | Yes  |
| <b>Spending 30% of income on Average Market Rent</b>     | No                       | Yes  |
| <b>Proof of income</b>                                   | No                       | Yes  |
| <b>Proof of rent paid</b>                                | Yes (lease) <sup>1</sup> | Yes (market rent increase letter from landlord, or rent receipt signed by landlord, or new lease) <sup>1</sup> |
| <b>Household Income is under Household Income Limits</b> | No                       | Yes  |

<sup>1</sup> If you do not have a lease or requirement documentation, contact the Case Manager to discuss alternatives.

At the end of the second year of the SGBV, clients may apply to the [CNSTHB Rent Supplement program](#) if they still require a rent supplement. Clients will be required to meet the CNSTHB Rent Supplement requirements at the time of their CNSTHB Rent Supplement application.

### Amount of Rental Benefit

Any client that is referred to the program from a referral agency and are determined to be eligible can expect the following:

#### Year One: Flat Rate Benefit Based on Bedroom Count and Family Size

- 1 bedroom: \$900/month benefit
- 2 bedrooms: \$1,100/month benefit
- 3+ bedrooms: \$1,400/month benefit

#### Year Two: Calculation Based on Income and Bedroom Count (Renewal Process)

Clients receiving a SGBV will receive a renewal form two months prior to the end of their first year to determine continued eligibility and level of benefit for the second year. To continue to be eligible, the household must be spending more than 30% of their income on the Average Market Rent for the area in which they live and be under the Household Income Limits.

After the first year, the benefit amount will be based on household income and the actual rent paid up to a maximum of 10% above the Average Market Rent for the area in which they live, and number of bedrooms required.

The calculation is (actual rent up to a maximum of AMR plus 10%) minus 30% of gross household income.

The Case Manager will determine continued eligibility and benefit amount based on information provided by the client in their completed renewal form.

#### Nova Scotia Household Income Limits (effective April 1, 2024)\*

| Location  | 1-Bedroom | 2-Bedroom | 3+Bedroom |
|---|-----------|-----------|-----------|
| Halifax Regional Municipality and East Hants          | \$55,000  | \$67,500  | \$77,500  |
| CB Regional Municipality Census Agglomeration         | \$31,000  | \$45,000  | \$53,000  |
| Kentville, Truro & New Glasgow (Census Agglomeration) | \$32,000  | \$42,000  | \$49,500  |
| Rest of Province                                      | \$62,500  | \$73,000  | \$84,500  |

\*This information is provided for reference only and is updated annually. Some income types are not calculated to determine total household income for some programs.

**Average Market Rent Effective April 1, 2024\***

| <b>Housing Authority</b> | <b>Housing Location</b>         | <b>1 BEDROOM</b> | <b>2 BEDROOM</b> | <b>3 BEDROOM</b> |
|--------------------------|---------------------------------|------------------|------------------|------------------|
| <b>Eastern</b>           | CBRM (excl Sydney)              | 725              | 933              | 1338             |
|                          | Sydney                          | 759              | 969              | 1433             |
|                          | Remainder of Cape Breton        | 668              | 838              | 1023             |
| <b>Northern</b>          | Truro CA and Cobequid Area      | 798              | 1005             | 1214             |
|                          | New Glasgow CA                  | 742              | 973              | 1047             |
|                          | Remainder of Northern           | 742              | 973              | 1047             |
| <b>Central</b>           | Remainder of HRM and East Hants | 1369             | 1936             | 2219             |
|                          | Halifax                         | 1382             | 1670             | 2118             |
|                          | Dartmouth                       | 1131             | 1386             | 1442             |
|                          | Bedford/Sackville               | 1376             | 1723             | 1979             |
| <b>Western</b>           | Kentville CA                    | 724              | 978              | 1127             |
|                          | Remainder of Western            | 772              | 1037             | 1123             |

**\*Please note this changes annually.**

**Year Two SGBV Calculation Example**

A client living in Sydney is earning \$1,200/month in income and paying \$900/month in rent for a 2-bedroom apartment.

This client is eligible because:

- They are paying more than 30% of their income on rent (using Average Market Rent for a 2-bedroom in Sydney, \$969/\$1,200=81%)
- With an annual income of \$14,400, they are under the Household Income Limits which is \$45,000 for a 2-bedroom in Sydney

The formula calculation is:

***Monthly benefit (\$) = [Actual Rent up to up a maximum of (AMR +10%)] – [30% of gross household income]***

In this example:

- Actual rent is \$900
- Average Market Rent plus 10% for a 2-bedroom in Sydney is \$1,065.90
- 30% of the client’s monthly income (\$1,200) is \$360

The actual rent paid will be used to calculate the second year of the benefit as it has not reach the maximum of the Average Market Rent plus 10%. The second-year benefit is:

- Monthly Benefit= \$900 (actual rent)-\$360 (30% of client income)
- Monthly Benefit =\$540
- In the second year of this program, the client will receive a benefit of \$540.

## How to apply for the SGBV

To apply for the SGBV please complete the SGBV application. A referral agency (transition house or similar organization) must provide confirmation of your situation by signing your application form. Some of these agencies may be able to assist in completing the application or you can contact the Case Manager assigned to this program stream for further assistance. See Appendix B for a list of referral agencies.

A complete application package includes:

- An application form completed and signed by you
- An attestation from a referral agency (included on the website)
- A copy of your lease (if you do not have a lease contact the Case Manager to discuss alternatives)
- A completed [Electronic Funds Transfer](#) form to allow us to deposit funds directly into your bank account.

Applications are accepted on an ongoing basis. However, funding for this program is subject to annual provincial budget approvals and compliance with Bilateral Agreement requirements. The application window for the SGBV will close when all renter benefits have been allocated for the fiscal year.

You can email your application to: [gbvprogram@novascotia.ca](mailto:gbvprogram@novascotia.ca)

## Protecting your Information

In addition to the requirements set out under the Freedom of Information and Protection of Privacy Act, other protocols have been put in place to protect your privacy and facilitate communication with you, including:

- A single Case Manager, and one back up Case Manager, has been assigned to process all applications received under this benefit for the province
- A telephone number and email address have been created to ensure private communications with you
- On the application form, please be sure to indicate the best method for us to communicate with you

## Are you living in public housing or receiving a rent supplement?

If you already live in public housing, you can apply for the SGBV. You will receive the benefit once you leave public housing.

If you or any member of your household is already receiving a rent supplement, you are not eligible for the SGBV.

If you owe money to the Department of Municipal Affairs and Housing or to the Nova Scotia Provincial Housing Agency that balance must be paid in full, or you must make and adhere to an arrangement to pay the debt before you can be eligible for the benefit.

### If your application is approved

If your application is approved, you will receive a confirmation outlining your benefit amount and will receive funds every month by electronic funds transfer to help pay your rent during your benefit term.

The money will arrive on or before the first of the month following approval of your application. Toward the end of year one, you will be asked to complete a renewal form for the second year of the SGBV. If you meet the eligibility requirements, you will receive another year of benefit. At the end of the second year, you can apply for the CNSTHB Rent Supplement program; you will no longer be eligible for the SGBV.

If you wish, you can request that your SGBV payment go directly to your landlord, trustee, or power of attorney.

### What if your situation changes?

You must notify your Case Manager within 30 days of any changes to your living situation, such as the following:

- You move to a new area of the province, to another province, or into public housing
- You are no longer renting a self-contained unit
- The number of people living in the household changes
- In year two, your income changes

Any of the changes may result in changes to your benefit. Changes may vary depending on whether you are in year one or year two of the SGBV.

### Who do I contact if I have questions about the SGBV?

If you would like general information about the SGBV, or help filling out an application you can contact us at:

By Phone: 902-219-3228

By Email: [gbvprogram@novascotia.ca](mailto:gbvprogram@novascotia.ca)

**Appendix A: Income Sources and Documentation (required for second year only)**

| Source of Income   | Required Documents   |
|--|--|
| <p>Employment:</p> <p>Regular full-time and/or part-time employment income</p>               | <p>A minimum of 4 weeks' worth of paystubs or a year-to-date paystub. If weekly, paystubs must be current and for back-to-back weeks.</p> <p>Paystubs must show your name, employer's name, and address and which pay periods are covered.</p> <p>If you do not receive pay stubs, send us a letter from your employer stating:</p> <ul style="list-style-type: none"> <li>• the date you were hired</li> <li>• your gross annual income including any overtime pay or bonuses, or rate of pay,</li> <li>• hours scheduled to work each week, and</li> <li>• gross monthly salary.</li> </ul> <p>This letter must be on company letterhead, recently dated, and contain the telephone number and signature of the letter writer.</p> |
| <p>Employment:</p> <p>Commissions, tips, gratuities, or bonuses</p>                          | <p>A document, such as the previous year's income tax return, showing the gross amount (before tax deduction) received during the past 12 months.</p>  |
| <p>Employment:</p> <p>Fluctuating employment income (contract, short-term, intermittent)</p> | <p>For the first year of fluctuating employment income, provide current, back-to-back paystubs every 3 months. Paystubs must show your name, your employer's name, and address, and which pay periods are covered.</p> <p>After the first full year, provide most recent notice of assessment from the Canada Revenue Agency.</p>  |
| <p>Employment:</p> <p>Self-employment Income</p>   | <p>If you have been self-employed for less than one year, provide an unaudited financial statement every 3 months.</p> <p>If self-employed for one year or longer and your business is not incorporated, provide:</p> <ul style="list-style-type: none"> <li>• the most recent working copy of Canada Revenue Agency</li> <li>• personal income tax return (T1 General), AND</li> <li>• Statement of business activities, AND</li> <li>• Notice of assessment.</li> </ul>  |

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|   | <p>If self-employed for one year or longer and business is incorporated, provide:</p> <ul style="list-style-type: none"> <li>• T4 and T5 slips for the individual employment income and/or dividend income you received from the business, OR</li> <li>• a copy of most recent Canada Revenue Agency personal income tax return AND your notice of assessment.</li> </ul> |
| Canada or Provincial Pension (CPP, CPP-D)                                   | A copy of a current cheque stub that shows the gross amount of income and how often it is paid, OR  |
| Old Age Security (OAS)<br>Guaranteed Income Supplement (GIS)                | A slip issued for income tax purposes showing the most recent annual amount of the pension, disability, or annuity income (e.g., T4A, T4A, OAS, T5007), OR  |
| Spousal Allowance Veterans Benefits (excluding Veterans Disability Pension) | A letter from the pension or allowances income manager stating the amount of the monthly gross payment, OR  |
| Long-term disability payments from private insurance company                | Most recent notice of assessment from Canada Revenue Agency, if it covers the full pensions received for a full year.   |
| Other pensions  |   |
| Capital Gains   | Documents that verify capital transaction.  |
| Caregiver Benefit   | Current copy of benefit statement.  |
| Dividends   | Copy of T5, T4PS, or T3 tax forms.  |
| Employment Insurance (EI)   | <p>Current benefit statement or letter showing gross weekly amount received, OR</p> <p>EI statement printout from your web account showing the weekly gross amount (before deductions) and period covered.</p>  |
| Income Assistance (IA) Disability Support Program (DSP)                     | Current copy of benefit summary.  |



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| Interest Income | <p>For interest-bearing bank/trust/credit union accounts (personal chequing account and/or savings):</p> <ul style="list-style-type: none"> <li>• Copy of all current passbooks or monthly bank statements showing total interest earned in the past 12 months (must show the account number and name of the account holder),</li> <li>• T3 or T5 slips issued by a bank or credit union for tax purposes, OR</li> <li>• A letter from a bank or credit union describing the amount of interest earned in the past year.</li> </ul> <p>For investment income:</p> <ul style="list-style-type: none"> <li>• Cheque stubs or copies of cheques, OR</li> <li>• Copy of most recent T5 tax form or investment statements</li> <li>• Mutual fund company statements with value of investment.</li> </ul> <p>For guaranteed income certificates (GIC), term deposits, treasury bills, bonds, debentures, and similar savings investments:</p> <ul style="list-style-type: none"> <li>• Letter from a bank or credit union, OR</li> <li>• Documents or certificates from bank or credit union showing principal amount of investment, interest rate, amount of interest earned, date of issue, and term and identifying serial number,</li> <li>• Most recent T3 or T5 slips issued for tax purposes.</li> </ul> |
|-----------------|---|

|              |   |
|--------------|---|
| Other Income | <p>For annuities:</p> <ul style="list-style-type: none"> <li>• A slip issued for income tax purposes showing the most recent annual amount of the annuity income (T4A).</li> </ul> <p>For immigration sponsorship:</p> <ul style="list-style-type: none"> <li>• A statement from Citizenship and Immigration Canada and a statement from your sponsor showing the amount of support, OR</li> <li>• A letter from your sponsor specifying the monthly amount of financial support being provided.</li> </ul> <p>For other country social security:</p> |
|--------------|---|

|   |   |
|---|---|
|   | <ul style="list-style-type: none"> <li>• A current copy of your benefit statement.</li> </ul>   |
| RRSP/RRIF   | <p>A current statement from the RRIF fund holder (bank or investment firm) showing the gross amount of monthly/ annual withdrawals, OR</p> <p>The T4RIF slip issued for the most recent year's income tax return.</p>   |
| Skills Development (SD) Program, Self-employment Benefit (SEB) Program, Training Allowances | A copy of the full agreement showing all benefits you received during the agreement.  |
| Spousal Support Payments  | <p>A copy of the support agreement prepared and signed by a lawyer and both parties, OR</p> <p>A copy of the court order, OR</p> <p>A letter from a lawyer if there is no support agreement or court order, OR</p> <p>A sworn statement of how much financial support you currently receive and how often you receive it.</p> |
| Workers' Compensation Board (WCB) Benefit   | <p>A current letter from WCB stating the gross payment amount, OR</p> <p>A current cheque stub showing the covered gross amount of payment.</p>   |

## Frequently Asked Questions

### **Q: How do I apply for the SGBV program?**

You must complete and submit an application. The application must include a confirmation of your situation from a referral agency, a copy of your lease, and include a completed Electronic Fund Transfer (EFT)

### **Q: What if I do not have a lease?**

There are alternatives to a lease that may be acceptable. Please consult with the Case Manager for more information.

### **Q: Once my application is submitted how long will it take to be notified I have been approved?**

Your application will be prioritized and processed within two weeks of receipt of completed application.

### **Q: Does my landlord need to know that I am receiving this benefit?**

No, you will receive the monthly benefit directly deposited to your account and you will be responsible to pay your landlord the full amount of your rent.

### **Q: Can I request that the benefit go directly to my landlord, trustee, or power of attorney?**

Yes, you can request the benefit go directly to your landlord, trustee, or power of attorney as long as the amount of your benefit does not exceed the amount of your actual rent.

### **Q: Do you have protocols in place for confidentiality?**

Yes, your application will be treated with the utmost of confidentiality as to not cause you any undue harm. One Case Manager, and a backup Case Manager, will be processing all applications under this program stream and a telephone number and email address have been created specifically for this program. Let us know the best way to communicate with you on the application form.

### **Q: How will my benefit be calculated?**

In the first year, a flat rate benefit will be paid to you based on the numbers of bedrooms you require. In the second year it will be based on household composition, gross monthly income, and the lesser of your actual rent or 10% above Average Market Rent for the area in which you live. The Case Manager will determine your continued eligibility and calculate your benefit for year two based on the information you provide in the renewal form.

### **Q: Will the benefit count towards income when my income assistance benefit?**

No, your benefit is not considered income for the purpose of calculating income assistance benefits, this is an additional benefit that you receive towards your rent.

**Q: How is the benefit paid?**

Approximately 2 to 3 business days before the end of each month we will send your benefit payment to the bank account you provided using electronic fund transfer.

**Q: What happens if I move?**

You must report any changes in your personal information, such as change of address or your household composition, to your Case Manager within 30 days of the change. Changes to your situation may impact your benefit. Depending on your situation, the impacts may vary between year one and year two.

**Q: What happens if I get evicted?**

If you are evicted you must notify your Case Manager immediately, you will have 60 days to find a new unit and provide a lease. During this time, your benefit will be suspended. If you do not find a new unit after 60 days your application will be closed.

**Q: How long is the benefit for?**

This is a two-year benefit, at the end of the second year you can apply for the Canada Nova Scotia Targeted Housing Benefit (CNSTHB) subject to availability and eligibility. You must apply to the CNSTHB because you will not be automatically moved into the main program.

In year one you will receive a flat rate benefit and in year two you will receive a benefit based on the information provided in your renewal form. You will receive a renewal form two months prior to the end of the first year. You will have 60-days to complete and return the form so we can determine your continued eligibility and updated benefit amount.

**Q: What happens if I no longer want to receive the benefit?**

You simply contact your Case Manager and inform them of your decision, they will terminate your benefit.

**Q: Can my benefit be terminated by DMAH?**

Yes, it can be terminated under the following circumstances:

- You move out of the Province of Nova Scotia
- You have not complied with the terms and conditions of declaration you signed.
- You did not pay your rent
- You do not meet the eligibility set out for the second year of the program
- You have a change of circumstances and are no longer eligible for the program
- You provided misleading or false information.

**Q. What information will I need to include when I complete my renewal form for the second year of the program?**

You will need to provide proof of income and rent paid and confirm household composition (who lives with you). The Case Manager will assess your eligibility and calculate your new benefit based on the information you provide. See Income Sources and Documentation (Appendix A) for proof of income required.