

Frequently asked questions

Nova Scotia Provincial Housing Agency Modular Housing Program

Program and application

1. Can you tell me more about this program?

- The Government of Nova Scotia Modular Housing Support program is intended to support Nova Scotians who lost their homes in the Shelburne County and Halifax Regional Municipality wildfires in Spring of 2023.
- The program will provide eligible households with a new, fully furnished, two- or three-bedroom modular home for up to two years. The homes will be placed on the land where their primary residence was located.
- Participants will pay a monthly rent directly to the Nova Scotia Provincial Housing Agency, who is the property manager of the units.
- The Canadian Red Cross is helping people impacted by the wildfires in Nova Scotia to navigate the process of applying for the modular housing program, if the program fits their needs. This is part of our larger *Personalized Recovery and Interim Housing Support* program.

2. What is a mini home or modular home?

- The mini or modular homes are new, fully furnished, two- or three-bedroom modular units that include appliances and are more than 900 square feet.
- The homes will be placed on the land where your primary residence was located.
- The “turnkey” package includes transportation and limited site preparation for the modular unit pad’s installation on your primary residence’s property.
- Illustrations of the homes are available from the Government of Nova Scotia [here](#).

3. What role is the Canadian Red Cross playing in the program? Do you approve who gets a modular home?

- The Canadian Red Cross is helping people impacted by the wildfires in Nova Scotia to navigate the process of applying for the modular housing program, if the program fits their needs. This is part of our larger *Personalized Recovery and Interim Housing Support* program.
- The Canadian Red Cross is not responsible for making decisions or approving applications for the Nova Scotia Provincial Housing Agency Modular Housing program.

4. I am interested in applying. Where can I find the application form?

- The Canadian Red Cross is available to support Nova Scotians who may be eligible with navigating the process of applying for the program if it fits your needs.
- You can book an appointment with one of our case managers to discuss the personalized recovery and interim housing supports that may be available to you by calling 1-800-863-6582 or emailing NSRecovery@redcross.ca.

5. What documents do I need to submit?

- ✓ A completed application form
- ✓ A referral form that is signed and dated by your Red Cross Case Manager
- ✓ The Property Identification Number (PID), survey of the property or location certificate and proposed location of the modular unit on your property
- ✓ Confirmation of municipal permits/building code respecting the proposed placement of the modular unit on the property
 - The Government of Nova Scotia has hired Kent Homes to be the general contractor for properties who are approved for the Program. Kent Homes can support the permit application process.

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- ✓ An overview of remediation undertaken on the property since the wildfires occurred
- ✓ Confirmation of the property's suitability for water (e.g., well-water testing) and sewage system
- ✓ Confirmation of the property's suitability for electrical/gas services

6. Once my application is completed and I have all the documents, what are my next steps?

- Bring all the documents and your application to your Red Cross Case Manager for review. They will help to ensure the application is complete and you have all the documents required. The Case Manager will then also sign the referral form.
- After they have signed the referral form, you can submit all the documents by email to HousingWildfireResponse@novascotia.ca OR by mailing a copy of everything to:
Wildfire Response
Maritime Centre, 14th Floor
1505 Barrington Street
Halifax, Nova Scotia
B3J 3K5

7. How will an applicant be notified of the outcome of their application?

- Once an applicant submits their application, the Nova Scotia Provincial Housing Agency (NSPHA) will contact you within approximately 5 business days if additional documentation is required.
- You will receive a letter from NSPHA confirming your approval and offer of a modular unit.

8. Do I need to obtain a permit before I am approved for the program?

- No, you do not need to obtain a permit before you apply. However, you may wish to contact your municipal or county permit office to inquire about the permit process and how long it would take to approve a permit. This will help you in your planning.

9. Is there a deadline to apply for this program?

- Not at this time.

10. Does an impacted household need to be registered with the Canadian Red Cross to apply for this program?

- Yes, to receive personalized recovery and interim housing support from the Canadian Red Cross, households need to be registered with us.
- If you have not previously registered with the Red Cross for the 2023 Atlantic Wildfires, you can do so with your case manager.

Site set up and costs

11. Is it possible to request a “rent-to-own” model for these modular homes?

- No, there is no “rent-to-own” option with this program.

12. Can I place the modular home on another property that I own but that is in a different part of Nova Scotia?

- No, the modular homes can only be transported to areas that were impacted by the wildfires.

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13. How long can one expect the process take before a modular home is placed on the property?

- The length of time will vary depending on existing site conditions. A DMAH Project Manager will be able to provide a more accurate timeline after the application has been approved and the contractor has been contacted. Generally, you can anticipate 6-8 weeks to complete the placement of the home from the time your application is approved (if your property is suitable for a modular home).

14. Approximately how much will it cost the impacted person to get the modular home ready to live in?

- This will vary based on the condition of each property, and some of the costs are the responsibility of the homeowner. However, many of the costs of clearing and preparing the site, transportation of the modular home to the property, and preparing the home for occupancy (placing steps, hooking up utilities) are covered under the contract between the Province of Nova Scotia and Kent Homes.
- Applicants for building permits should self-identify as impacted by the wildfires and seeking a modular home so that municipalities may place a rush on their application.
- It will take time for interested homeowners to apply and ensure their property is ready for the home to be placed.

15. Who will pay for the costs associated with preparing your site for a modular home?

- The homeowner is responsible for the costs associated with preparing their site for a modular home.
- The homeowner is responsible for any site remediation of their property.
- The anticipated costs are minimal as the Province of Nova Scotia has contracted Kent Homes to provide a “turnkey” level of services.

16. Will the homes come furnished?

- Yes, the modular home units come furnished from the manufacturer (Kent Homes).

17. What should applicants consider before moving forward with their application?

- Interested applicants are encouraged to reach out to the Canadian Red Cross to discuss the personalized recovery and interim housing support that may be available to them. Red Cross can help them navigate the process of applying for the modular housing program, if the program fits their needs.
- Applicants should consider if their property is large enough to accommodate a modular home, without interfering with rebuilding of their permanent home. Remember that the modular home must be removed at the end of the two-year program period (July 2025)
- Applicants will also need to confirm if the electrical lines running to the home are intact. If they are not, the timeline to restore them will impact the timeline of placing the home (this information can be provided by contacting Nova Scotia Power).
- In addition, interested applicants will need to contact:
 - Their municipality or county to obtain a building permit for the modular home.
 - Their utility companies to confirm the property’s suitability to be connected to electricity, gas, or water and sewage systems.

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- Their insurance company to advise them that they are considering placing another structure on the property.

18. Are applicants expected to have insurance on these homes?

- The homes remain the property of the Province of Nova Scotia and the structures will be insured by the Province.
- We advise you to check with your insurance company about obtaining renter's insurance for the contents while you live in the home.

19. What happens to the modular home when I'm ready to move back into my home?

- Once the modular is no longer needed for this emergency response, it will be added to the province's current affordable housing stock and repurposed to meet other housing needs.

Rental costs

20. How long will the Government of Nova Scotia support an applicant's rent through the Canadian Red Cross if they go with this option?

- The Government of Nova Scotia will support an applicant's rent for the modular home program until July 2025.
- Renewal of leases past July 2025 will be assessed on a case-by-case basis.

21. What does the \$1000-\$2000 monthly rent include?

- Rent includes use of the furnished modular home, including all appliances.
- \$400 per month will be deducted from the rental amounts set by the Nova Scotia Provincial Housing Agency to assist with water/sewer and electricity/heating bills, which will be paid for by the resident.

22. Is there a damage deposit required for the modular home?

- No, there is no damage deposit required.

23. Who will pay the monthly rental costs for the modular home?

- If you are approved for the modular home, there are two possible ways your rent will be paid:
 - a. If you had home insurance at the time of the wildfires, you will be receiving money from your insurance company to cover living expenses (often called Additional Living Expenses). You can use that to cover your monthly rent paid to the Housing Agency.
 - b. If you did not have home insurance at the time of the wildfires, the Red Cross will support your monthly rental costs to the Housing Agency. These will be paid directly to the Agency on your behalf. You will be asked to meet with your Case Manager on a monthly basis.