

## Owning & Maintaining an Affordable Home

Are you looking for an affordable home to buy in the RDN? Do you want to reduce the costs of running your home? Learn about the resources available to help you buy and maintain a home.



Two families in their soon-to-be completed Habitat for Humanity duplex

## Tips for Buying a Home

[Homebuying Step by Step \(Canada Mortgage and Housing Corporation\)](#)

## Homebuyers

If you have a lower income and are a first time homebuyer or a person with a disability, you may qualify for rebates or low interest loans on the costs involved with buying a home.

### **Insurance to enable purchase of homes with a minimum five percent down payment**

[CMHC Mortgage Loan Insurance](#)

1-800-668-2642

**Home Buyers Tax Credit** – Find out if you qualify for a tax credit as a first-time home buyer, a person with a disability or a person buying a home to be used by a relative who has a disability.

[Canada Revenue Agency](#)

1-800-959-8281

**Home Buyers Plan** – Find out if you are eligible to withdraw money from your registered retirement savings plan to buy or build a home as a first time homebuyer or for a relative with a disability.

[Canada Revenue Agency](#)

1-800-959-8281

### **BC First-Time New Home Buyers' Property Transfer Tax Exemption –**

Find out if you qualify for an exemption to the Property Transfer Tax for first-time new home buyers in BC.

[Property Transfer Tax First Time Home Buyers' Program](#)

1-250-387-0555

Toll Free (Enquiry BC): 1-888-355-2700

**Low-cost homeownership opportunities for those unable to qualify for conventional mortgages** – Habitat for Humanity homes are built by local trades people and volunteers with the assistance of some donated materials or labour. Families who qualify for a home must commit to 500 hours of sweat equity to qualify for an interest free mortgage with no down payment.

[Habitat for Humanity Mid-Vancouver Island](#)

250-758-8078

## Help Paying Property Taxes

Contact the relevant agency below to see if you qualify for help paying annual property taxes:

[BC Home Owners Grant](#)

[BC Property Tax Deferment \(low interest loans\)](#)

### Municipal Property Tax Offices

City of Nanaimo: 250-755-4415

City of Parksville: 250-954-4653

Town of Qualicum Beach: 250-752-6921

District of Lantzville: 250-390-4006

### Surveyor of Taxes Office (unincorporated areas)

RDN Electoral Areas A, B, C, E, F, G, H

Enquiry BC: 1-888-355-2700

250-387-0555 (Home Owners Grant)      1-250-356-8121 (Property Tax Deferment)

## Help Maintaining Housing

Funding is available to assist homeowners with the cost of renovations to make housing accessible for themselves or people with disabilities.

[BC Housing Home Adaptation for Independence](#)

1-800-257-7756

## Information on Maintaining New Homes

New homes built by Licensed Residential Builders are covered by mandatory, third-party home warranty insurance. View the consumer protection information available from BC Housing.

[BC Housing](#)

1-800-407-7757

## Rebates for Buying Energy Efficient Homes or Making Upgrades

Low income BC Hydro and FortisBC account holders may qualify for funding to make energy efficient improvements to their homes.

[BC Hydro Energy and Fortis BC Conservation Assistance Program](#)

1-877-806-3242

**CMHC Mortgage Loan Insurance for Energy Efficient Housing (Green Home Program)** – rebates on CMHC Mortgage Loans (see above) for purchase of energy efficient homes or energy efficient renovation of existing homes.

[Green Home Program](#)

1-800-668-2642

The RDN has various rebates and incentives to support energy efficient upgrades to new and renovated homes, find out more:

[RDN Green Building and Incentives](#)

250-390-6510

District 69: 250-954-3798

## Having Trouble Making Mortgage Payments?

To get advice and assistance with deferring mortgage payments to minimize the risk of losing your home contact:

[Nanaimo Citizens Advocacy Association](#)

250-753-2321

[Nanaimo Justice Access Centre](#)

250-741-5447 / 1-800-578-8511

[Nanaimo - Credit Counseling Society](#)

250-741-8558 / 1-888-527-8999

## Finding a Home to Buy

Most people use the services of a realtor to help them find a home within a price range they can afford. Others may find their own homes using the internet or the classified section of newspapers. Below are some resources that may help:

- [Vancouver Island Real Estate Board](#)
- [Nanaimo News Bulletin](#)
- [Nanaimo Daily News](#)
- [Craigslist.ca](#)
- [Multiple Listing Service \(MLS\)](#)
- [Parksville Qualicum Beach News](#)
- [Kijiji](#)