

Mortgages and Liens

EMPLOYMENT AND INCOME ASSISTANCE (EIA)

MORTGAGE ASSISTANCE

Employment and Income Assistance (EIA) may help you with your mortgage payments. To determine if EIA will pay and how much, your worker will need information about your situation. This includes details about the mortgage and property taxes. A lien will be placed against your property for the amount of any payment paid by EIA towards the principal sum of your mortgage. (See Liens for details).

PROPERTY TAXES

You may be entitled to help in paying for your current property taxes. Taxes are not paid in advance but are made as a monthly payment that may or may not be included in your mortgage payment.

HOUSE INSURANCE

You may be entitled to assistance in paying your house insurance. This may include insurance for both the house and the contents if such a package is the same amount or lower in cost than house insurance alone.

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Building Communities.*

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MINOR REPAIRS

Assistance may be available to help you pay for minor home repairs that are needed for the upkeep of your home. The total cost of repairs, for which you receive assistance, cannot be more than \$200 a year. Examples include the cost of paint and paint brushes, furnace cleaning, sewer pipe cleaning and furnace safety checks.

LIENS

A lien is a legal registration against your property. If EIA pays for:

- the principal part of your mortgage;
- property tax arrears;
- or, some major house repairs (over \$200 per year);

you will have to repay these amounts if you sell your property (from the money from the sale), or if you refinance your house.

Please ask your worker for more information about liens (legal registrations against your property).

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