

INVESTMENT IN AFFORDABLE HOUSING FOR ONTARIO

EMERGENCY REPAIRS REVISED FEBRUARY 2014

ONTARIO RENOVATES PROGRAM

STEP 1: Filling out the Application Form

1.0 Introduction

1.1 The Corporation of the United Counties of Prescott and Russell (UCPR) appreciates your interest in the Ontario Renovates Program and will receive Applications from households with low or moderate income throughout Prescott and Russell to make emergency repairs which would not be possible due to their financial situation.

1.2 Applicants must be at least 18 years of age and own a home that is their sole and principal residence in Prescott and Russell. The maximum eligible combined income per family is \$52,000 and the municipal assessed value of the property must be less than \$156,000. We understand by owner any person on the property titles. Each person named on the titles must live in the residence requiring renovations and subsequently their income must be taken into consideration when filling out the Application. Furthermore, any member of the household over 18 years of age must submit proof of income, and this amount will be added to the owner's income. The total amount must not exceed \$52,000. **(See Appendix A, page 7)**

1.3 Application and Eligibility Criteria can be obtained:

Online: <http://www.prescott-russell.on.ca/en/social-services/social-housing/investment-affordable-housing-iah/ontario-renovates>

By telephone: Alain Lacelle, Supervisor Affordable Housing Program at 613-675-4642 ext. 6500.

In person: L'Original Office, Housing Services (2nd floor)
(59 Court Street, L'Original ON K0B 1K0)

1.4 Handling of Applications

1.5 Applications shall be received **by mail or in person** at UCPR, Housing Services, Social Services Department, 59 Court Street, P. O. Box 303, L'Original ON K0B 1K0. All Applications received on time will be opened on a **first come, first served basis**.

1.6 Applicants may contact Alain Lacelle, Supervisor, Affordable Housing Program, at 613-675-4642 ext. 6500 during regular business hours with program-related questions.

1.7 Eligible Types of Repairs

Emergency repair of older constructions such as single, detached, duplex, townhouse/row house, or condo.

The work needed to be executed must not have been started prior to the approval of the Service Manager; **any work begun prior to approval will not be considered.**

1.8 Ineligible Types of Projects for Ontario Renovates Funding:

Single or duplex dwellings where the homeowner does not reside at the address where the renovation will occur;
Nursing homes, shelters (except those that house victims of family violence), and crisis care facilities (including hostels);
Projects receiving financial support from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services;
Social housing as defined under the *Housing Services Act, 2011*; and
Any other type of home not listed in section 1.7.

Ineligible Candidates

Candidates that have benefited from a similar program within the last five (5) years, such as Homeownership, RRAP (Residential Rehabilitation Assistance Program), ERP (Emergency Repair Program) or HASI (Home Adaptation for Senior Independence) with the CMHC are not eligible for this program.

1.9 Requirements

The Application must be in proper form and must be written in blue or black ink. No other form will be accepted.

You must fill out **part B (B.1 to B.5) to meet the selection requirements. Pictures of the repairs needing to be carried out may be useful to assess your Application.**

No photocopies, emails, or faxed Applications will be accepted.

1.10 In order to be considered, the applicant must return all the pages of the Application and must also **include all required documents before the deadline.** The Application must be duly filled out with original signatures.

Emergency Repairs

Required documents needed to be included with the Application:

Original documents are not necessary for the following; we will accept photocopies.

To be eligible for Emergency Repairs, applicants must have submitted the following documents with their Application:

- Notice of Assessment (Income tax) for all household members over 18 years of age.
- MPAC (Municipal Property Assessment Corporation) or Municipal tax evaluation to confirm value of home. The evaluation must be the most recent, such as the year prior to the renovation.
- Proof of residence at the address being repaired (driver's licence, utility bill, etc.).
- Proof of payment of municipal taxes – up to date.
- Proof of home insurance. Only a letter from your insurance broker will be accepted. This letter should state that your insurance policy is still in force. **Renewal notices are not accepted.**
- Photo ID for all owners on the property titles.
- Copy of the property titles.

- 1.11 Return envelopes are not provided by the UCPR. Reply documents should be returned and clearly addressed to the United Counties of Prescott and Russell, Housing Services, 59 Court Street, P. O. Box 303, L'Orignal ON K0B 1K0. Write **Affordable Housing for the United Counties of Prescott and Russell** and include the return address with your full name and complete address.

STEP 2: Gathering of Information from Qualified Clients

- 2.0 Once you qualify, the Supervisor will contact you to inform you that your Application has been retained.
- 2.1 You will need to obtain two (2) written estimates by certified ¹contractors of the repairs to be done to your home in order to proceed. The estimates must be current; estimates that were prepared before the approval will not be accepted and a new one will be requested. **(Refer to item "7.0 ^{**1} Contractor" below for more information – p. 5)**
- 2.2 You must have the Building Permit before repairs are started. This fee may be reimbursed, but a copy of the invoice will be needed for repayment. This amount will be included in the total cost of your project.
- 2.3 You must be ready to start repairs within 120 days of approval. Work started prior to approval will not be considered. All work must be completed before February 28, 2015.

STEP 3: Fill In the Application Form

- 3.0 We will schedule an appointment for the first inspection of your home, and photos will be taken to justify the repairs mentioned in the Application form.
- 3.1 When you have received the two (2) written estimates, please include proof of commercial insurance, WSIB coverage, and valid HST and Municipal Trades License numbers. Then, contact the Supervisor and send us a copy of all the requested documents.
- 3.2 We will provide you with a list of repairs that have been accepted. At that point, you may apply for a Building Permit.

STEP 4: Commitment Letter and Start of Work

- 4.0 After reviewing the estimates, Building Permit, and notes from the site inspection, we will ask you to come to our office to sign the Commitment Letter, Promissory Note, and Consent Form. You will need to schedule an appointment with the Supervisor of the Affordable Housing Program of the Corporation of the UCPR.
- 4.1 Call the preferred contractor(s) to begin the work. However, if the difference in price quotation exceeds 5%, we will only accept the lowest bid.

STEP 5: Payment and Inspection

- 5.0 A first inspection of the home will be done after we receive the two (2) estimates from a certified contractor. Photos of the work will be taken to validate the work requested (see item 3.1) **Renovations started before receiving the signed Commitment Letter will not be accepted.**
- 5.1 Once the project is complete, there will be a final site visit. Photos will be taken to compare with the picture(s) taken at the beginning of the project and the final result.

- 5.2 **Only two (2) payments will be issued per project.** One payment will be made after 50% of the repairs have been completed (if needed) and the second, when the project is completed. In the case of a renovation requiring a Building Permit, you are required to provide us with the final inspection report from the municipality, which will enable us to consider the work completed. Always keep a copy of the invoice for reporting and audit purposes. If you lose an invoice, statement, or bill, we will be unable to repay this amount.

Payment Process

5.3 **Invoices**

If needed, when the contractor completes part of the work (approximately 50% of the job) and gives you an invoice to pay, call our office for a second on-site visit. Make sure the invoice has both the HST and Municipal Trades License numbers. The Supervisor will examine the work, review the invoice, and recommend payment to the Finance Department of UCPR. The UCPR will send the cheque in your name (the applicant).

When you receive the cheque from the UCPR, pay your contractor/supplier immediately.

5.4 **Completion and Final Invoice**

When the contractor has finished the work (renovation 100% complete) and gives you the final invoice with the HST and Municipal Trades License numbers, call our office for a final inspection. The Supervisor will examine the work, review the invoice, and recommend payment to the Finance Department of UCPR. The UCPR will send the cheque in your name (the applicant) and will inform you of the amount of the final loan as well as the terms for loan forgiveness.

When you receive the cheque from the UCPR, pay your contractor/supplier immediately.

- 5.5 The Ontario Renovates participant is responsible for providing all invoices received from the contractor immediately upon reception. Failure to do so could result in interest charges being applied to an invoice. We will not be held responsible for any interest charges applied to invoices not paid on time to a contractor. The participant of the Ontario Renovates program will be held responsible for any such amount. Once the payment has been received by the participant, he must reimburse the full amount of the payment to the contractor by the due date indicated on the invoice.

**** Please note that a minimum of ten (10) business days are needed for the UCPR to process a cheque requisition.**

STEP 6: Funding

- 6.0 What is a forgivable loan? A forgivable loan means that after a certain time period (in this case 10 years), and when all requirements are met, the amount of the loan is forgiven. The period of forgiveness for Home Repair projects is ten (10) years and is forgiven at an equal rate per year over the affordability period. The forgivable loan begins on the date of completion of repairs.

Emergency Repairs

- 6.1 A maximum **of up to \$10,000** per household may be approved for Emergency Repairs under the Ontario Renovations Program. **Renovations exceeding this amount are allowed; however, the participant will be responsible to cover the difference.**

Example: Roof repairs totaling \$14,200 – the program could cover up to \$10,000, but you will have to pay the \$4,200 difference.

Any amount of funding granted for Emergency Repairs is considered a forgivable loan.

6.2 If any of the following situations occur, the applicant is considered to be in default and any outstanding loan amount must be repaid:

- The home is sold;
- Homeowners cease to occupy the unit as their sole and principal residence;
- Misrepresentation occurs related to eligibility for the program;
- The funding is used for other purposes.

Repayments made to the Service Manager “SM” are to be reinvested into Ontario Renovates projects, unless otherwise directed by the Ministry.

Other eligible costs may include labour and applicable taxes, Building Permits, legal fees, certificates, appraisal fees, inspection fees, drawings and specifications, and any other costs that the SM deems reasonable and that are agreed to by the Ministry.

STEP 7: Relevant Information

7.0 **** 1 Contractor**

During the course of the repairs, the Contractor shall be a certified contractor with proper insurance, WSIB coverage, and valid HST and Municipal Trades License numbers. All these documents must be provided before work is started.

7.1 **Rejection of Application**

The UCPR reserves the right to reject any or all Applications if it is deemed the repairs requested are not emergency repairs.

(See Appendix B, page 8)

7.2 **Cancellation**

The UCPR reserves the right to cancel an Application if:

- the information disclosed in the Application is false;
- the client has not commenced work within the 120-day delay mentioned on the Application;
- the client has used the funds allocated for another purpose other than the Emergency Repair project that was approved; or
- **the program funds are depleted.**

7.3 **Changes to Work When Contract is Ongoing**

No deviation from the approved project shall be made by the applicant without the SM's prior written approval. The funds allocated for the approved projects must not be employed for any other purpose.

7.4 **Freedom of Information Act**

The applicant hereby consents to the disclosure of the information contained in this Application, pursuant to *The Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, C.M. 56.

No information about other applicants or the order of reception of an Application will be disclosed under *The Freedom of Information Act*.

Appendix A

Average Resale Value of a Property in Prescott and Russell

The average home resale price was provided by the UCPR Planning Department in April 2012 and represents the house values for the 25th lowest percentile of Prescott and Russell. We have indexed the average price and income at 2%/year for 2014.

Maximum Income Allowed

The maximum income allowed is **\$52,000**.

Appendix B

Definition of Emergency Repairs:

Emergency Repairs are major repairs required to make a house safe for all members of the household. Repairs requested could pose a potential problem for Health and Safety.

Eligible emergency repairs for Ontario Renovates may include but are not limited to the following:

- Removal of mold and mildew
- Water infiltration through the foundation, window, roof, or building envelope
- Structural damage, making a house unsafe
- Poor ventilation, making home unsafe
- Faulty electrical system or defective smoke detectors – fire hazard
- Defective sewage system
- Unsafe water well

**** Please note that we reserve the right to request documents from experts in their respective fields to confirm any work being proposed.**

Guide for Homeowners

#	Steps for Home Repair	<input checked="" type="checkbox"/>
1	Submit an IAH Ontario Renovates Application indicating types of repairs required. Application forms are available from your local Service Manager (SM). The Application may include necessary documentation, such as photo identification, income verification, and a recent house value assessment.	
2	SM staff members review Applications.	
3	SM schedules inspection of unit to assess the repairs required.	
4	Homeowner obtains a minimum of two (2) estimates for the required repairs and submits them to the SM for funding consideration.	
5	SM “Conditionally Approves” the project and notifies the homeowner.	
6	SM approves the Home Repair project based on IAH Program Guidelines. The homeowner enters into a Letter of Agreement with the SM that outlines the scope of work, funding commitment, repayment schedule, and roles and responsibilities of the homeowner and SM. Appropriate security (promissory note or mortgage) is executed.	
7	SM sends the approved project and project information to the Ministry of Municipal Affairs and Housing for review.	
8	The repairs must start within 120 days of approval.	
9	SM monitors the progress of the repairs and provides up to 75% of the funding to the homeowner/contractor based on project milestones.	
10	Homeowner/contractor reports to SM upon the completion of repairs. Copies of all financial invoices pertaining to the completed repair work must be kept for reporting and audit purposes	
11	SM will provide the remaining funds once the completion of repairs is confirmed and actual repair amounts have been provided.	

Application Form for Ontario Renovates

PART A – SERVICE MANAGER INFORMATION

A.1 Service Manager	
Service Manager's Name The Corporation of the United Counties of Prescott and Russell	
Contact Person's Name Alain Lacelle	
Position Supervisor, Affordable Housing Program	
Telephone N° (incl. area code & ext.) 613-675-4642 ext. 6500	Fax N° (incl. area code) 613-675-2030
E-mail Address: alacelle@prescott-russell.on.ca	
Date submitted to Ministry (yyyy-mm-dd)	Most recent update (yyyy-mm-dd)

PART B – DESCRIPTION OF PROJECT

B.1 Project Detail		
<input type="checkbox"/> Emergency Repair <input type="checkbox"/> Accessibility		
IAH Reference N°:	Project Name:	Initiative:
Does the homeowner reside at this address? YES/NO (If you answer “yes”, complete section B.1 through B.5) (If you answer “no”, you are not eligible for Ontario Renovates)		
Homeowner's Name		
House Number	Street	P. O. Box
City/Town	Province	Postal Code
Telephone N° (incl. area code)	Cellphone N° (incl. area code)	E-mail Address
Municipal Electoral District	Provincial Electoral District	Federal Electoral District

B.2 Project Information	
Has this project received previous Government funding? (i.e. IAH/RRAP/AHP) If yes, provide the Project Reference Number and the date it was approved:	
Property Description: <input type="checkbox"/> Apartment <input type="checkbox"/> Semi-detached <input type="checkbox"/> Detached <input type="checkbox"/> Townhouse/Row house <input type="checkbox"/> Other: Please Specify _____	
Age of house	Approximate value of the house
Unit size (m²)	Number of bedrooms
Insurance payments up to date? (yes/no)	Property tax up to date? (yes/no)
Mortgage payments up to date? (yes/n)	
B.3 Project Owner Information	
Household Income: \$	Household Type: <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Congregate <input type="checkbox"/> Not Specified
Income Source: <input type="checkbox"/> Working <input type="checkbox"/> CPP <input type="checkbox"/> ODSP <input type="checkbox"/> Other: Please specify: _____	
Age Group <input type="checkbox"/> 18-28 <input type="checkbox"/> 29-39 <input type="checkbox"/> 40-59 <input type="checkbox"/> 60 +	
B.4 Scope of Work	
Please check all that apply: <input type="checkbox"/> Electrical <input type="checkbox"/> Fire Safety <input type="checkbox"/> Heating <input type="checkbox"/> Plumbing <input type="checkbox"/> Septic/Well Water/Well Drilling <input type="checkbox"/> Structural <input type="checkbox"/> Building Envelope <input type="checkbox"/> Accessibility <input type="checkbox"/> Other: Please Specify _____	

B.5. APPLICANT DECLARATION

I/We hereby confirm that I/we are the owners of the house and property located at _____ (insert address) and that no other person is an owner.

I/We hereby grant permission to the Corporation of the United Counties of Prescott and Russell to make any necessary inquiries to verify my/our income, assets, liabilities, and credit information.

I/We hereby acknowledge that if my/our funding Application is accepted, it will not apply to work completed prior to _____ (insert date of signing).

I/We hereby acknowledge that if my/our funding Application is accepted, I/we cannot claim the repairs from any Provincial tax rebate programs.

I/We hereby certify that all information contained in this Application, including income, is true and complete in every respect.

I/We acknowledge that in the event that a false declaration is knowingly made, the Corporation of the United Counties of Prescott and Russell shall have the right to cancel the approval and recover any paid funds.

Print Name: _____ Signature: _____ Date: _____

Print Name: _____ Signature: _____ Date: _____

PART C – PROJECT FINANCING (To be completed after Conditional Approval)**C.1 IAH Project Costs (Original estimates)**

Soft Costs: \$
(Legal, architecture, engineering, taxes, fees, etc.)

Accessibility Repair Costs: \$
(Please specify type of repair in section B.4)

Non Accessibility Repair Costs: \$
(Labour, construction material, equipment, etc.)

Total IAH Construction Costs: \$

C.2 Project Contributions from Others (Original estimates)

Homeowner: \$	Government Grants/Loans/Contributions: \$ Please specify:
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Other: \$ **Please specify:**

Total Project Contributions: \$

C.3 Project Financing
Total IAH Construction Costs: \$
Accessibility Grant: \$ (Cannot exceed \$3,500 and cannot exceed Accessibility Repair Costs in section C.1)
Total Project Financing: \$

PART D – PROJECT MILESTONES

D.1 Development Schedule	N/A	Initial Estimate Date (yyyy-mm-dd)
Milestones (date) <input type="checkbox"/>		
*Building Permits		
Start of repair <input type="checkbox"/>		
50% Completion of Repair		
*Please enclose copies of any Building Permits with the Application		
D.2 Security	N/A	Initial Estimate Date (yyyy-mm-dd)
*Security <input type="checkbox"/>		
Registration of Mortgage <input type="checkbox"/>		
Signed Promissory Note <input type="checkbox"/>		
Letter of Agreement <input type="checkbox"/> (Home repair only)		
*Please enclose copies with the Application		

SERVICE MANAGER DECLARATION

I declare that the enclosed statements and answers to the questions are true and complete to the best of my knowledge.

Print Name: _____ Signature: _____

Dated at _____ this _____ day of _____ 20__.

Authorized Signing Officer's Name and Position: _____

Service Manager's Name: _____