



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Ontario Renovates Application

Owner(s) Name:

Last First D.O.B.

Last First D.O.B.

Last First D.O.B.

Property Address:

Town Province Postal Code

Mailing Address:

(For rural addresses – if different from above)

Town Province Postal Code

Telephone:

Phone

Alternate Phone

LIST ALL Household members & income (attach additional sheet if required)

| Full Name | Age | Relationship to Owner | Annual Income (instructions on Page 3) |
|-----------|-------|-----------------------|---|
| _____ | _____ | _____ | \$ _____ |
| _____ | _____ | _____ | \$ _____ |
| _____ | _____ | _____ | \$ _____ |
| _____ | _____ | _____ | \$ _____ |

Total Household Income: \$

Total Assets:
(bank accounts, bonds, investments, second properties)

Age of House: _____ **Type of House:** Single Semi Duplex Row
 Mobile Home _____ (serial no.)
 Other: _____

Value of House: \$ _____

Have you received any other federal or provincial government assistance for your home?
 Yes No (If yes, from what agency):

 Name of Agency

 (Date)

 Name of Agency

 (Date)

Are the repairs required to bring your home to acceptable standards? Yes No
Are the repairs required for health and safety reasons? Yes No
Are the repairs to improve accessibility for persons with disabilities? Yes No

Briefly describe repairs and/or modifications required (Attach additional sheets if required):

Loan Forgiveness:

Forgiveness of the loan will be earned by the homeowner at a rate of **10% per year over a period of 10 years**. To earn forgiveness, applicants must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the program. A mortgage will be placed against the home for the duration of the forgiveness period.

Declaration, Consent and Release of Information:

I declare that all information given in this application is correct and is complete to the best of my knowledge. The application and supporting documents become the property of The District of Thunder Bay Social Services Administration Board (TBDSSAB). Personal information contained on this form or in attachments is collected by TBDSSAB pursuant to the *Municipal Freedom of Information and Protection of Privacy Act*, (R.S.O. 1990, c.M.56). This information will be used to determine eligibility for the Ontario Renovates Program. Personal information will be disclosed to TBDSSAB, the Ministry of Municipal Affairs and Housing (MMAH), and other municipal/provincial and federal departments and agencies that assist in the provision of affordable housing and to social agencies providing financial assistance to the applicant. Information provided by the household may be shared as described above for the purposes of making decisions, verifying eligibility for assistance, or reporting under all components of the Investment in Affordable Housing for Ontario Program (IAH). The applicant consents to the verification, disclosure, and transfer of information given on this form and attachments by or to any of the above entities and will provide any required supporting material as requested.

Pursuant to the *Municipal Freedom of Information and Protection of Privacy Act*, I give my consent and authorization to TBDSSAB to:

- (1) Make inquiries to verify that the information given in this application is true and complete, and I authorize any person, corporation, government agency, or any social agency having knowledge of required information to release such information to TBDSSAB upon request. I agree to provide any supporting material required for my application upon request of TBDSSAB.
- 2) Disclose the information given on this form to TBDSSAB, the MMAH and other municipal, provincial, and federal departments and agencies that assist in the provision of affordable housing and social services providing financial assistance to me and persons on this application. I understand that it is my responsibility to inform TBDSSAB of any changes in information within 15 days of the change. (i.e., change of address, telephone number, family composition, type or amount of income). I agree to provide any supporting material or documents as required by TBDSSAB, its administrators and/or the MMAH and other municipal, provincial, and federal departments and agencies as requested to determine eligibility for the Ontario Renovates Program.

I hereby declare that the property described in this application is the sole and principal residence of all household members, AND THAT the Household does not possess assets as described in TBDSSAB Delivery Guidelines in excess of \$20,000, AND THAT the outstanding value of liens, mortgages, or debts of any type against or concerning the property **does not exceed 90% of the property's current market value**, and will not exceed 90% subsequent to registration of the Ontario Renovates mortgage on title, AND THAT I understand that any funds provided under the Ontario Renovates Program are in the form of a forgivable loan which must be paid back to TBDSSAB according to the terms of the promissory note/mortgage agreement if I/we are in default of the terms of the mortgage agreement or other agreement or are found in TBDSSAB's sole discretion to have made false or misleading statements related to my/our application to the Ontario Renovates Program and may be liable for the administration costs.

I further confirm that I have read and understand the conditions and requirements of the Ontario Renovates Program application process Yes

 Owner Signature

 Date

 Owner Signature

 Date

 Owner Signature

 Date

 Owner Signature

 Date

(1) Eligibility Criteria:

Use the following checklist to make an initial assessment of whether you may be eligible to receive assistance under the Ontario Renovates Program (ORP):

- ✓ The market value of your home must be at or below **\$233,101** (subject to periodic change).
- ✓ Your total household income is at or below the following (subject to periodic change):
- ✓ Household without dependents (single or couple) - **\$51,000**
- ✓ Household with 1 dependent - **\$66,000**
- ✓ Household with 2 dependents - **\$76,000**
- ✓ Household with 3 or more dependents - **\$89,200**
- ✓ Qualifying homeowners must reside within the jurisdiction of the boundaries of the District of Thunder Bay.
- ✓ Projects eligible for assistance must be the sole and principal residence of the applicant(s).
- ✓ If there are registered owners who do not reside at the address, a Non-participating Owner Agreement must be signed by all registered owners.
- ✓ Your cash and assets are at or below \$20,000 (bank account, bonds, and investments excluding RRSPs, RESPs and RDSPs).
- ✓ You must have no outstanding property tax, municipal water, or mortgage arrears on the property.
- ✓ You must have insurance coverage for the full replacement value of the dwelling.
- ✓ Only properties that have been constructed and occupied for a minimum of five years are eligible- that does not mean that you have lived in the home for five years.
- ✓ Dwellings must be deficient and require repair to bring them up to a reasonable standard and/or they require accessibility renovations. Eligible repairs include but are not limited to the following categories:
 - Ramps and Hand Rails
 - Chair and Bath lift
 - Height adjustments for countertops
 - Cues for Doorbells / Fire alarms
 - Structural
 - Electrical & Fire Safety
 - Plumbing
 - Septic Systems and Well Water
 - Heating
 - Improved Accessibility for Persons with Disabilities
 - Shingles
 - Flooring, Walls, Vents, Ceilings, Foundations

NOTE: Applicants who have made a false declaration as part of their application and are found not eligible for the program may be liable for all costs (including legal, administrative, and other costs) incurred by TBDSSAB in processing the application.

(2) Document Checklist:

Ensure **all** documentation is submitted to our office to avoid any delay in processing your application:

- Yes No Application is signed by all registered property owners.
- Yes No Notice(s) of Assessment from Canada Revenue Agency (Line 236) for all household members 18 years of age or older (to obtain a copy call Canada Revenue Agency: 1-800-959-8281).
- Yes No Current municipal property tax bill (including assessed value of property).
- Yes No Current house insurance (value & period of coverage and verification of payment).
- Yes No Current water bill.
- Yes No Letter from bank or creditor(s) indicating balance owing and status of mortgage/loans against the Property.
- Yes No Current Property title search (PIN) from Land Registry Office – 189 Red River Road, Thunder Bay, ON P7B 1A2. Phone number: (807) 343-7436.
- Yes No Letter from a medical doctor or nurse practitioner or physiotherapist or occupational therapist certifying disability and necessary home accommodations if applying for accessibility repairs.

Step by Step Guide

Step 1- Completing the Application

The application must be signed and dated by the registered owner(s) and submitted with all supporting documentation (as listed on page 3 of the application).

Step 2- Property Inspection

If you are deemed eligible based on the program guidelines, a home inspection will be arranged by TBDSSAB. The Program Technical Advisor (PTA) will contact you to arrange the date and time of inspection. The PTA will complete a work description outlining eligible and mandatory repairs that can be completed under the program guidelines.

Step 3- Obtaining Quotes

TBDSSAB will provide you with copies of the **Work Description Report** that you **must** use to obtain a minimum of 3 quotes from 3 separate contractors. Contractors must not be a relative and must have an HST/Business Number.

1. Consult the Yellow Pages and/or contact your local Better Business Bureau to advise you on the reputation of the contractor.
2. Contact your local Canadian Home Builders Association who may be able to provide the names of members who do repairs.
3. Review Canada Mortgage and Housing Corporation's web site for additional information on hiring a contractor.

Step 4- Signing the Agreement

A representative from TBDSSAB will review all the quotes with you. Based on the work to be completed by the selected contractor(s) a loan security document will be prepared. A mortgage will be registered against the property which includes the costs of repairs, permits, program technical advisor fees and administration costs.

Remember, before any construction contract can be signed and work started, you must wait until you receive written notification from TBDSSAB that your loan is approved.

Step 5- Final Approval

When you receive your approval letter, you **must** call the contractor to start the work. It is important that you enter into a contract with the contractor to cover all the key points relating to the repair work outlined in the Work Description Report, and should include both a start and completion date. Repairs must start within 120 days from signing the security document and be completed within (6) six months from that date. It is the homeowner's responsibility to check with local building authorities to ensure they obtain the required permits for repairs being completed. This is your assurance that municipal standards will be met as work will be required to be inspected.

NOTE: You will be signing the contract to have the work done, therefore it is your responsibility to see that the contractor adheres to the terms and conditions outlined in the contract. The relationship is between the homeowner and the contractor. TBDSSAB does not resolve any disputes between the homeowner and the contractor and only acts as the program administrator. Do not sign the contract before you have received your written approval.

Step 6- Once the Repair Work Begins

Homeowners must monitor the work as it is being completed. As the repairs are completed the contractor will submit invoices to the homeowner. In turn original invoices are to be submitted to TBDSSAB. The PTA will be contacted by TBDSSAB to arrange for an inspection to complete an inspection report for the homeowner to sign, approve payment and acceptance of work completed. The PTA will be checking to ensure the work meets local building codes and TBDSSAB's other specifications. For some types of repairs (for example, plumbing, electrical) where a provincial or municipal permit is required, an inspection from the governing agency will be required. Cheques will be issued by TBDSSAB and made payable to and mailed to the contractor.

Note: If the contractor encounters unforeseen repairs and additional work will be required at a cost to the homeowner, the work must stop and the homeowner must notify TBDSSAB and approval must be granted before proceeding.

Step 7 - After the Repair Work is Complete

Upon completion of the repairs, you will receive a forgiveness schedule to reflect the actual costs of your project. A mortgage will be placed on your home in the amount of the actual project costs for the duration of the forgiveness period. You will now want to keep your home in good condition. Proper maintenance will not only save you money in the long run, it will also keep your home safe and comfortable for all who live in it. If you are not sure about what will help, get some tips from home maintenance books or from your local building supply center or go to CMHC home renovations. These centers and publications offer tips for doing repairs to your home and day to day maintenance. Your home and your family are worth the extra care.

Return Completed Applications to:

HOUSING SERVICES DIVISION

The District of Thunder Bay Social Services Administration Board

231 May St South

Thunder Bay, ON P7E 1B5

Telephone (807) 766-4091

Toll-Free 1-877-281-2958

Fax (807) 345-7921