



**DISTRICT OF TIMISKAMING SOCIAL SERVICES ADMINISTRATION BOARD
CONSEIL D'ADMINISTRATION DES SERVICES SOCIAUX DU DISTRICT DE TIMISKAMING**

APPLICANT'S GUIDE

Ontario Renovates Component (ORC) of the Ontario Priorities Housing Initiatives (OPHI)

What is Ontario Renovates Component (ORC):

The ORC offers financial assistance to low to moderate income homeowners who need to make repairs to their homes. The program is primarily aimed at families/seniors who live in substandard dwellings and cannot afford the repairs that are necessary to make their home safer and healthier to live in and/or to make improvements that improve accessibility and mobility issues.

Who is Responsible:

The rules and regulations of the ORC are established by the District of Timiskaming Social Services Administration Board (DTSSAB), in cooperation with the Federal and Provincial governments. Your local Delivery Agent of the ORC is Amron Services. DTSSAB approves or rejects.

Who is Eligible:

Use the following Checklist to find out whether you may be eligible to receive assistance under the ORC:

- (a) the market value of your home must be at or below the average market selling price as determined by Canada Mortgage and Housing Corporation (CMHC) annually (check with the DTSSAB's Housing Services for details)
- (b) qualifying homeowners must reside within the District of Timiskaming
- (c) projects eligible for ORC assistance must be the sole and principal residence of the applicant(s)
- (d) your total gross household income is at or below the maximum level established for your family type (check with the DTSSAB Housing Services for details)
- (e) to qualify for assistance under the ORC, households must be substandard or deficient and require repair that brings them up to a reasonable standard. Eligible repairs for homeowners may be in one or more of the following categories:
 - (i) structural
 - (ii) electrical
 - (iii) plumbing
 - (iv) heating
 - (v) fire safety
 - (vi) septic systems and well water
 - (vii) improved accessibility for person with disabilities
 - (viii) safety-related features that support seniors' ability to age-in-place.

- (f) you must confirm that there are no outstanding property tax arrears on the property
- (g) you must provide confirmation of insurance coverage for the full replacement value of the building
- (h) you must provide confirmation that there are no outstanding municipal water arrears on the property
- (i) you must provide confirmation that there are no outstanding mortgage arrears on your property
- (j) to be eligible, you cannot have any outstanding former Social Housing arrears
- (k) you must provide confirmation that the home is modest in size, relative to community norms, in terms of floor area and amenities as determined by the Province and the DTSSAB
- (l) only properties that have been constructed and occupied for a minimum of five years are eligible, and
- (m) applicants and/or properties in receipt of other Government Assistance Subsidies; such as: Residential Rehabilitative Assistance Program (RRAP), and Affordable Housing Program (AHP or AHP-E2009) do not qualify for the ORC.

In general, eligible repairs are those that are required to bring your home up to a minimum level of health and safety. It is important to keep in mind that ORC is for basic repairs, not simply to modernize a household or improve its appearance. It must also be noted that any work performed before your ORC grant/loan has been approved is not eligible.

Who Can Do the Work:

All work must be completed by a Contractor who is of no relation to the homeowner. The homeowner may select one qualified Contractor, where feasible, to accomplish all repairs either directly or through sub-contracting. In this context, the homeowner and the Contractor must have a direct relationship to ensure that the repairs to the property are completed, per the "Work Estimate" provided by Amron Services.

A minimum of two estimates are required to be completed and submitted, prior to project approval. Original copies of all financial invoices must be kept and submitted. Exceptions to requiring bids may be made at the discretion of Amron Services provided that measures are in place to ensure that the Contract price submitted is reasonable; i.e. competitive and reflects the actual cost of the work completed.

How Much Assistance is Provided:

The maximum amount of assistance is \$16,000.

In addition, funding for accessibility repairs made to a home, up to a maximum of \$5,00, is in the form of a grant and does not require repayment.

You may earn loan forgiveness at a rate of 10% per year for 10 years. To earn forgiveness, you must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the program. If you sell, rent, vacate the home or transfer the property, you are responsible for paying back any outstanding loan amount.

How the Program Works for You

Under the ORC, there are several steps that you must follow before and after the repair work begins:

- (a) we assess whether you are eligible by filling out the Application form. You send the completed form to:
The District of Timiskaming Social Services Administration Board, Attention: Program Assistant, PO Box 310, Kirkland Lake ON P2N 3H7, along with: proof of income: proof of insurance: most current property tax bill; and Municipal Property Assessment Corporation (MPAC) report.
- (b) an inspector will inspect your home and provide you with a list of repairs that can be funded under the ORC
- (c) you obtain a minimum of two cost estimates from reputable, qualified Contractors for the repairs and send them to Amron Services
- (d) Amron Services will meet with you to review your application and finalize the grant/loan details
- (e) the DTSSAB approves or rejects your application
- (f) if your application is approved, you will enter into a Contract with your Contractor and begin the work, and
- (g) when the work is inspected for completeness, you will receive payment from the DTSSAB.

Step 1 Completing the Application

You will need to obtain an *Application Form* and provide all the required information. Attach proof of your current income such as a letter from your employer or pay cheque stub; as well as a copy of: your most recent *Income Tax Return Form and Assessment* from the Canada Revenue Agency; proof of insurance; most current property tax bill and Municipal Property Assessment Corporation (MPAC) Report. If your dwelling is a mobile home, include the mobile's serial or registration number. You and the co-owner(s) must sign and date the Application. After completing all Sections of the Form, send it and all supporting documentation to the DTSSAB Program Assistant, who will review your application to confirm your eligibility.

Step 2 Inspecting the Property

Amron Services will contact you to arrange a time to inspect your home using the DTSSAB's "Minimum Rehabilitation Standards for ORC" to determine which repairs are required. When the inspection is complete, the inspector will prepare a "Work Estimate" Report identifying what repairs are required and eligible.

Step 3 Obtaining Cost Estimates

Amron Services will provide you with copies of the Inspection Report that you can use to obtain a minimum of 2 estimates from 2 different Contractors. This will make it easier for you to get accurate bids. It is your responsibility to find suitable Contractors. Your local Chamber of Commerce may be able to provide the names of members who do repairs. You may also wish to consult the Yellow Pages. Once you receive these estimates you must forward them to Amron Services for review. The review will cover prices as well as the types of materials used.

Step 4 Finalizing Your Application

After reviewing your cost estimates, Amron Services will determine the amount of the grant/loan, based on the repair estimates. Other eligible costs include: labour, applicable taxes, legal fees, Building Permits, certificates, appraisal fees, inspection fees, drawings and specifications.

The final *Grant/Loan Application* will be forwarded to the DTSSAB for approval. You will be advised, in writing, once it is approved or rejected. **Remember**, before any work can begin, you must wait until your grant/loan is approved.

Step 5 Starting the Work

Before receiving your Grant/Loan Approval Letter, you must agree to register a mortgage on your home in the amount of the loan. The District of Timiskaming Social Services Administration Board (DTSSAB) will make arrangements for mortgage registration. The costs of this registration are included in the loan.

Step 6 Signing a Contract with Your Contractor

Since you are responsible for paying the Contractor, it is important that a *Work Contract* be used. The *Work Contract* must cover all the key points relating to the repair work outlined in the *Inspectors Report* and include both a start and completion date. Once you have a final Contract with your Contractor, you may begin the work as scheduled.

NOTE: you will be signing the Contract to get the work done, therefore it is your responsibility to see that the Contractor lives up to the obligations described in the Contract. Do not sign the Contract before your grant/loan has been approved. You will be expected to start work within 120 days of your grant/loan approval.

Step 7 Once the Repair Work Begins

All the repairs must be completed within 6 months of the date on which your ORC grant/loan was approved. Once the Contractors' work begins, they will likely ask you to pay them upon completion of the work. For larger jobs, they may ask to be paid at the completion of each major stage of the work. When that happens, you should send the Contractor's invoice(s) to Amron Services. Payment cheques will be issued by the DTSSAB.

If the invoice is for a final payment, Amron Services Inspector must perform an inspection of the work, before a payment cheque is issued. The Inspector will be checking to ensure the work meets local Building Codes and the DTSSAB's "*Minimum Rehabilitation Standards for ORC*". For some types of repairs (for example, plumbing, electrical) where a Provincial or Municipal Permit is required, there may be visits by other Inspectors to certify that the work is done according to the requirements of the responsible agency.

Step 8 After the Repair Work is Complete

When the repair work is complete, you will 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. 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.

For further information, contact the District of Timiskaming Social Services Administration Board's Housing Services at:
705-567-9366 x3233 or 888-544-5555 x3233