



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

APPLICANT'S GUIDE

Home Repair Component of the Northern Housing Program Canada-Ontario Affordable Housing Program

Homeowner Repair Program (HRP)

What is the Homeowner Repair Program:

The HRP offers financial assistance to low to moderate income homeowners who need to make repairs to their homes. The program is primarily aimed at 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 increase seniors' accessibility and address mobility issues.

Who is Responsible:

The rules and regulations of the HRP 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 HRP is ManTech Services. DTSSAB approved applications will be forwarded to ManTech Services.

Who is Eligible:

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

- (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 Social Housing Program for details);
- (b) qualifying homeowners must reside within the District of Timiskaming;
- (c) projects eligible for HRP 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 Social Housing Program for details);
- (e) to qualify for assistance under the HRP program, 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.
- (g) you must confirm that there are no outstanding property tax arrears on the property;
- (h) you must provide confirmation of insurance coverage for the full replacement value of the building;
- (i) you must provide confirmation that there are no outstanding municipal water arrears on the property;
- (j) you must provide confirmation that there are no outstanding mortgage arrears on your property;
- (k) to be eligible, you cannot have any outstanding former Social Housing arrears;
- (l) 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;
- (m) only properties that have been constructed and occupied for a minimum of five years are eligible; and
- (n) applicants and/or properties in receipt of other Government Assistance Subsidies (such as Residential Rehabilitative Assistance Program, Project Development Funding or Seed Funding) do not qualify for HRP.

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 HRP 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 HRP 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 ManTech Services.

A minimum of three 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 ManTech 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 \$20,000.

You may earn grant/loan Forgiveness at a rate of 8% per year for the first 10 years and 2% per year for the remaining 10 years. Loan forgiveness will be earned in equal monthly installments over a period of twenty 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 or vacate the home, you are responsible for paying back any outstanding loan amount. Alternatively, an eligible new buyer may choose to take on the conditions of the loan in order for the home to remain affordable.

How the Program Works for You

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

- (a) you assess whether or not you are eligible by filling out the Application form. You send the completed form in a self-addressed envelope to :
The District of Timiskaming Social Services Administration Board, Attention: Social Housing Program, PO Box 310, Kirkland Lake ON P0J 1H0, along with proof of income.
- (b) an inspector will inspect your home and send you a list of repairs that can be funded under the HRP;
- (c) you obtain a minimum of three cost estimates from reputable, qualified Contractors for the repairs and send them to ManTech Services;
- (d) ManTech 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 and a copy of your most recent *Income Tax Return Form and Assessment* from the Canada Revenue Agency. 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 Social Housing Program, who will review your application to confirm your eligibility.

Step 2 Inspecting the Property

ManTech Services will contact you to arrange a time to inspect your home using the DTSSAB's "*Minimum Rehabilitation Standards for HRP*" 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

ManTech Services will provide you with copies of the Inspection Report that you can use to obtain a minimum of 3 estimates from 3 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 ManTech 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, ManTech 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

When you receive your *Grant/Loan Approval Letter*, you must agree to register a mortgage on your home in the amount of the grant/loan, with the assistance of ManTech Services who will provide you with the required documentation for mortgage registration. The costs of this registration are included in the grant/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 also 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 2 months 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 HRP 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 ManTech Services. Payment cheques will be issued by the DTSSAB.

If the invoice is for a final payment, ManTech 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 HRP*". 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 Social Housing Program at (705) 567-9366 ext. 243 or (888) 544-5555 ext. 243.