



northumberland
renovates

URGENT REPAIRS
AND
ACCESSIBILITY MODIFICATIONS

GUIDEBOOK

This document is available in an alternate format upon request. To request an alternate format, please call 905-372-6846 / 1-800-354-7050, ext. 2432 or email: css@northumberlandcounty.ca



**Community &
Social Services**

The Renovates program is administered by Habitat for Humanity Northumberland in partnership with Northumberland County Social Services. Where Administrator or Program Administrator is indicated in the document that is a home repairs representative from Habitat Northumberland. Where Service Manager is referred to, this is a representative from Northumberland County.

ADMINISTRATOR

905-207-7534

homerepairs@habitatnorthumberland.ca

The Administrator is happy to assist you in understanding the application package and process. Questions? Contact the Administrator Monday to Friday between 9 am - 4pm.



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**Community &
Social Services**

WHAT IS RENOVATES?

Northumberland Renovates is a forgivable loan/grant program for low-to-moderate income homeowners in Northumberland County. This program is being delivered with funding from the federal and provincial governments.

Eligible homeowners **may access up to \$15,000** in the form of a 10-year forgivable loan to make essential home repairs.

As part of the program, if the renovation is an **accessibility project, grants up to a maximum of \$5,000 can be accessed**. The grant is applied to the overall loan amount, therefore, reducing the total amount borrowed.

Renovates Program

Forgivable Loan up to \$15,000

- no repayment unless changes to title occur
- 10 year term, 10% forgiven annually
- registered on title as collateral charge

Grant up to \$5,000

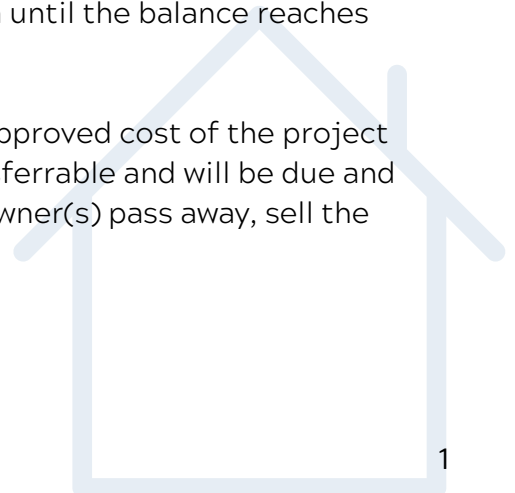
- only applies to accessibility projects
- reduces overall loan amount

WHAT IS A FORGIVABLE LOAN?

A forgivable loan is a charge that is registered on the title of the house and does not require repayment unless certain conditions arise.

Every year for 10 years, 10% of the loan amount will be forgiven until the balance reaches zero.

The Northumberland Renovates forgivable loan includes the approved cost of the project as well as approved administrative costs. The loan is non-transferrable and will be due and payable if there is a breach of the loan agreement. (ex. homeowner(s) pass away, sell the property, lease out home).



WHAT IS A GRANT?

The **Renovates Accessibility Grant** provides eligible homeowners with up to \$5,000 in grant funding for accessibility projects.

Examples of eligible accessibility projects include:

- Ramps
- Bathroom modifications
- Handrails
- Height adjustments to counters
- Lifts

The Program Administrator will help you determine if your project is eligible for grant funding.

If eligible, you will be provided **RENO Form 2019-005 Accessibility Project Medical Form**. This form is to be completed by the homeowner's healthcare provider.

WHAT DO I NEED TO KNOW WHEN I APPLY

- Each Applicant may apply for only ONE (1) major project
- Only **COMPLETE** applications will be submitted for an approval request
- Project limit is \$15,000
- Completed applications will be assessed based on financial eligibility and urgency of repair/accessibility modification
- We recognize that there may be several components to a major project. (new furnace might require new electrical)
- The amount of work required to bring a deficiency to applicable code requirements may exceed the funding available to the Applicant and any costs above and beyond your loan agreement will be your responsibility.
- There is no waitlist, **all applications will expire on December 31, 2023**, and personal information will be securely destroyed
- The Program Administrator will provide a one-time courtesy follow-up to notify you of the missing documents with a required return date. Failure to provide required documentation by the specified date may result in your application being declined due to non-response.

WHO IS ELIGIBLE?



You must meet the following requirements:

- Household income must NOT be higher than the limits outlined in the table below. Household income is based on how many people live in the house;
- Must be a homeowner in Northumberland County;
- Must live solely in the home noted on your application and cannot own ANY other property;
- Maximum MPAC assessment value of the home CANNOT exceed \$673,295 (Based on most recent Municipal Property Assessment Corporation (MPAC) statement);
- Homeowners must be Canadian Citizens, Landed Immigrants or have Refugee Claimant Status;
- Property taxes, personal income taxes, insurance and mortgage payments must all be up to date;
- Insurance coverage for the full market value of the home must be current; and
- The project must meet the eligibility requirements outlined in this document.

HOUSEHOLD SIZE AND GROSS HOUSEHOLD INCOME (BEFORE TAX)

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons
\$31,559	\$44,631	\$54,662	\$63,118	\$70,568	\$77,303	\$83,497

* Based on Low-Income Measures thresholds for private households of Canada - 2021 Census data and Household Income Limits O.Reg 370/11 (Schedule 2)

ELIGIBLE PROJECTS



URGENT HOME REPAIRS

Repairs that are required to improve the safety, living conditions and energy efficiency of a home.

Examples of such work may include, but are not limited to:

- Roofing, structural and windows
- Heating systems
- Mould remediation
- Plumbing, septic and water diversion
- Fire safety
- Electrical systems

We recognize that one major project may include several components.



ACCESSIBILITY MODIFICATIONS

These are modifications that provide a permanent improvement to homeowners with a disability or physical limitation.

Examples of such work may include, but are not limited to:

- Ramps, handrails, lifts
- Height adjustments to counters
- Cues for doorbells/fire alarms
- Bathroom modifications

All applications for accessibility modifications must also include an accessibility form (**RENO Form 2019-005**) completed by the homeowner's healthcare provider.

INELIGIBLE PROJECTS/APPLICATIONS

Examples of projects/applications that **WILL NOT** be considered:

- Any modifications performed prior to loan/grant approval
- Modifications to any commercial or non-residential properties.
- Installation or repair of Solar panels
- Cosmetic Repairs e.g. projects that do not improve the safety, living conditions and energy efficiency of a home.
- Properties outside Northumberland County
- Projects that have already started
- Incomplete applications
- Applications where the household income is more than the defined limits in the table on page 3
- Homeowners who own more than one property
- Properties valued at more than \$673,295 (based on the MPAC notice of assessment)
- Households that have received previous funding for the Off-Reserve Aboriginal House (Trust) Program

APPLICATION PACKAGE

In order for an application to be considered "complete" to be submitted to the Service Manager for review, you must complete the following steps.

STEP ONE: Application form



Completing the application provides us with information to determine your eligibility for the program and for you to provide specific details of the repairs you require.

STEP TWO: Supporting documentation



A document checklist is provided on page 10 of this guidebook, documentation is time sensitive, expired documents will not be accepted and documents older than 30 days will need to be re-submitted.

Example of Required Documents:

- 2022 Notice of Assessment
- Home Insurance Policy
- Mortgage Statement

Confirmation of good standing:

- Property Taxes
- Insurance
- Mortgage

Supporting Documentation is required for your application. If you do not provide a complete application, your file cannot be submitted for review. Please submit the application and supporting documentation as a package and not piece by piece.

Please see page 10 with expanded application document checklist

ACTION: Book an appointment to review your application with the Program Administrator and complete the Contractor Selection form

APPLICATION PACKAGE

STEP THREE: Lawyer's Quote



You will need to hire a lawyer. Up to a maximum of \$750 (HST inclusive) will be allocated in your loan agreement to pay for legal services. Your lawyer will review the loan agreement, and details of the Construction Lien Act, and will manage the in-trust transactions between the Service Manager and Contractor.

ACTION: Provide your lawyer with form **RENO 2022-026** "Lawyer Information Sheet" this outlines the scope of work you'll be hiring them to do

OBTAIN: A written quote from them to include as part of your application requirement.

STEP FOUR: Contractor's Quotes



You will need **to provide 2 written contractor quotes with photos** for the project that clearly identifies the project scope.

THINGS TO CONSIDER WHEN OBTAINING QUOTES

- Obtain a written quote with pictures
- Quotes must include Contractor's business name, address, HST #, date of quote, detailed description of the proposed project, permit fee (if applicable) and agreed payment terms.
- The quote provided by each Contactor should contain the same scope of work
- Ask for references

ACTION: Provide the Contractor with the form **RENO 2019-028** "Contractor Information Sheet" this outlines the program, so they understand it better. This is very important as it will help them understand the program.

OBTAIN: A minimum of 2 written quotes from contractors that clearly identify the scope of work to include as part of your application requirement. Contractors' quotes must not exceed 30 days when submitting an application for review. Contractor's must be insured and have WSIB insurance.

Application ready for review

ACTION: Book an appointment to review your application with the Program Administrator and complete the contractor Selection form

THE PROCESS

Application Package Preparation and Submission

- Homeowner completes the application form and provides all supporting documentation in one package.
- Full Application is reviewed by Program Administrator
- Program Administrator completes a Title Search
- Application Package is sent to the Service Manager for approval/decline.

Application Approval Steps

The Program Administrator will contact you to begin work, DO NOT begin work until you have been contacted by the Program Administrator.

- If approved, a Letter of Approval and Loan Agreement is sent to your chosen lawyer
- Homeowner schedules an appointment with their lawyer to sign the Letter of Approval and Loan Agreement
- Homeowner's lawyer returns the documents to the Service Manager for signing
- Homeowner's lawyer provides the homeowner a copy of the contractor agreement
- Homeowner signs contractor agreement with the Contractor and sends it back to the Lawyer
- All signed documents go back to the Service Manager for final signatures.

Once Fully Approved and Before Work Begins

- Please review the contractor quote to determine if a deposit is required.
- IF YES, contact the Program Administrator to submit the request
The cheque will be prepared by the Service Manager and sent to the homeowner's lawyers, once received by the Contractor; coordinate a project start date with your contractor)
- IF NO, work with your contractor to determine a project start date

Work is Completed

- Contractor(s) complete work and provides the homeowner and Program Administrator with the pictures of finished job and the invoice
- Homeowner schedules an appointment with the Program Administrator to sign the reimbursement paperwork
- Program Administrator sends reimbursement package to the Service Manager
- Service Manager reviews completed file and prepares cheque requisition and sends the cheque to the Lawyer's office
- Lawyers office completes file and sends the cheque to Contractor.
- Homeowner confirms with Contractor payment has been received

Verification paperwork will be sent to the homeowner annually and is required to be returned to the Program Administrator until the loan is entirely forgiven or discharged.

ADMINISTRATION COSTS

There will be additional costs associated with approved projects, separate from the costs charged by your contractor(s). These costs are outlined in the table below and will be rolled into your forgivable loan and/or grant agreement.

Item	Estimated Cost	Responsibility	Explanation
Title Search	\$32-\$40	The Administrator will complete a title search on your home when the loan/grant agreement is being prepared.	We check to see if anyone has registered a notice against the title of your property.
Register a collateral charge on title	\$250-\$275	The Service Manager will retain a lawyer to register a collateral charge for all approved loan/grant agreements	This means that if the address where the service was provided is no longer your primary residence, the Service Manager will be notified and the outstanding balance of your loan will be required to be repaid
Legal Services	\$750 (maximum)	If approved, you will hire a lawyer for the in-trust transaction. Your lawyer will explain the loan/grant agreement in full to you. Your lawyer will also deal with the Construction Lien Act	If approved, you will submit all invoices after the work is completed and the County will send the funds to your lawyer, in trust. Your lawyer will then issue a cheque payable to the contractor and it will be your responsibility to deliver this payment to the contractor.

All costs related to discharge and/or postponement, including legal fees and registration costs, will be the responsibility of the Homeowner.

FREQUENTLY ASKED QUESTIONS

What is a Notice of Assessment?

Often referred to as an "NOA", your Notice of Assessment is the summary document that is mailed to you when you have successfully completed your annual income taxes with Canada Revenue Agency. You must file your income taxes to receive your NOA and an NOA is an application requirement.

What is a Municipal Property Assessment?

Municipal property assessments are prepared by Municipal Property Assessment Corporation (MPAC). The information is used to determine property values and used by your municipality to help determine property taxes. To obtain a copy of your 2022 Municipal Property Assessment contact customer service: 1-866-296-6722 office is open Monday to Friday 8am - 5pm.

When will the forgiveness begin?

A completion date will be used to calculate the forgiveness schedule. This will begin when the job is completed, in cases where there are multiple contractors the completion date will be when the last job is completed.

How is forgiveness calculated?

Using the project completion date, every year-for a period of 10 years, 10% of the of the loan is forgiven, reducing the balance owing until it reaches zero.

How do I get an update on the owing amount on my loan?

Please contact the Program Administrator to obtain your balance.

What is the Annual Verification I have received?

Every year until the loan is forgiven, the Program Administrator will send you a letter to verify you are still residing at the address of service. You are required to complete this form and return it to the Program Administrator.

What happens if I sell my home?

The remaining loan balance will require repayment. Like a mortgage, the amount will be repaid from the proceeds of the sale.

What happens if I pass away?

In the event of a homeowner(s) passing, the loan will be required to be repaid. The forgiveness will be calculated based on the date of death.

Can I request a postponement?

Yes, a formal request will be prepared by your lawyer and presented to the Service Administrator's Lawyer to be reviewed. All costs related to the postponement, including legal fees and registration costs, will be the responsibility of the Homeowner.

Can I apply to the program again?

Yes, there is a lifetime project maximum, applications are assessed based on financial eligibility and urgency of repair/accessibility modifications.

Required Documents to complete your Application

WHY are we requesting these documents? We require photo identification to confirm your identity. Confirmation that your home insurance, house taxes and mortgage are paid up-to-date ensures that your accounts are in good-standing and that you qualify for a forgivable loan. Copies of your CRA Notice of Assessment and pay stubs confirm your income and ensure that you meet the income thresholds as set out by the program. Bank statements confirm your assets / investments. All information is gathered in accordance with the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, Chapter M.56.

Copy of your valid passport, driver's license, photo identification card or birth certificate

PLEASE NOTE: we cannot accept health cards

2022 Notice of Assessment for each member of the household 18 years of age or older who is not enrolled in school full time.

Most recent 2 pay statements for all income earned through pension, employment or other (or current annual statement showing monthly payments) for each member of the household 18 years of age or older who is not enrolled in school full time. **If you have direct deposit, bank statements can suffice.**

Statements from financial institution(s) showing any current assets / savings for each homeowner

Statement of discharge from bankruptcy trustee (If applicable)

Statement from your mortgage broker, bank or credit union stating your mortgage payments are paid to date and noting the outstanding balance on your mortgage. See **RENO Form 2022-030** if needed.

Copy of most recent Municipal Property Assessment Corporation (MPAC) Notice of Assessment

Statement from your municipal tax office showing that your property taxes are paid to date. See **RENO Form 2022-033**

Copy of your home insurance policy indicating confirmation of coverage

RENO Form 2022-007 completed by your insurance company to confirm payments are up to date

RENO Form 2019-005 Accessibility Project Medical Form (If applicable)

We require this to confirm the need for accessibility modifications for your home.

Lawyer quote (must be \$750 or less including taxes). See **RENO Form 2022-026** if needed.

Contractor quotes (minimum 2) **Must be within 30 days of submitting application**

Photos of proposed project (*should you not have access to a camera, contractors will often take photos of a job as part of their quote*).

RENO Form 2023-012 - Completed Contractor Selection Form

RENO Form 2023-006