



Investment in Affordable Housing for Ontario Program

Ontario Renovates Application Package

Please return your completed application and all accompanying documentation to the Housing Services office.

The Ontario Renovates Component of the Investment in Affordable Housing for Ontario Program (IAH) is designed to provide assistance to qualifying homeowners with the cost of eligible repairs to their homes.

This program is being delivered by the District of Sault Ste Marie Social Services Administration Board in cooperation with the Government of Canada and the Government of Ontario.

Funded by / Financé par:



Housing Services – Social Services

180 Brock Street, Level 2,
PO Box 277

Sault Ste. Marie, ON, P6A 5L8

P: (705) 759-7748 F: (705) 759-5212

www.socialservices-ssmd.ca



Ontario Works
Ontario au travail



Housing
Logement



Early Years Services
Services pour la petite enfance

Household Eligibility

To be eligible for funding under this component, households must:

- Have housing costs at or below the average market selling price or rent (as determined in the CMHC annual rental market survey) for the housing market area, and;
- Have a household income at or below the District of Sault Ste. Marie Social Services Administration Board's maximum income amounts below, which may be adjusted annually,
 - 1 person - \$44,000.00
 - 2 people - \$60,500.00
 - 3+ - \$75,900.00
- Own a home that is their sole and principal residence with a market value at or below the average MLS resale price for the area, as per quarterly updates from the Ministry of Housing
- Not own any additional property other than principal residence ie; camp cottage or any other real estate
- Not have liquid assets plus total gross household income that exceed the above income limits based on family size ie; cash, bank accounts, investments
- Not have a mortgage balance that exceeds the current assessed value of the home, as determined by the Municipal Property Assessment Corporation (MPAC) or the value determined by a qualified appraiser.
- Meet certain criteria to be eligible for placement on the social housing wait lists as determined by the Sault Ste. Marie Social Housing Application Centre.

Eligible Activities

Eligible activities include major repairs, rehabilitation and, where houses are overcrowded, additions to homes.

Repairs should address energy efficiency, health and safety concerns, and bringing houses up to reasonable standard, but not in excess of its potential market value.

The market value of the home must be at or below the average for the area as determined by the District of Sault Ste. Marie Social Services Administration Board.

Eligible services available to homeowners may be in one or more of the following areas:

Structural, electrical, plumbing, heating, fire safety, septic systems and well water or remediation for an overcrowded dwelling.

Program Details

All applicants who submit an application are placed on a chronological waitlist. **Being placed on the waitlist is not a confirmation that the applicant(s) are eligible for funding.**

Applications for emergency assistance must meet specific criteria in order to expedite their request for repairs. If you require emergency assistance, please phone Housing Services at (705) 759-7748 for further direction.

For approved projects:

- The homeowners agree to comply with the provisions of the Construction Lien Act, R.S.O. 1990, c. C. 30, as amended or replaced from time to time, and to maintain holdbacks in accordance with the Act.
- The maximum eligible amount is \$20,000.00. Any costs above \$20,000.00 are the responsibility of the homeowner.
- Repairs must commence within 120 days of project approval.
- All permits required by law, must be obtained for any home improvements done under the Ontario Renovates Funding component.
- Funding will not apply to any projects / renovations that have been previously completed
- Homeowners must provide at least (2) estimates for the approved repairs. The estimates must be from certified contractor who must have WSIB coverage and a minimum \$2 million liability insurance coverage. If a subcontractor is to be used, the name of the subcontractor must also be identified and they must have the same WSIB and liability insurance coverage outlined above.

Funding

Forgivable Loan

Funding is in the form of a forgivable loan between the Homeowner(s) and Housing Services, secured in the form of a lien on the title of the property.

Loan forgiveness will be earned at the rate of 10% a year in equal monthly installments over a 10-year period. The earning of the loan forgiveness begins on the date of the repair completion.

If you must sell, rent, or transfer the property prior to the loan forgiveness being fully earned, you must notify Housing Services and repay the loan amount owing.

Accessibility Grant

Funding for accessibility modifications is in the form of a grant up to maximum of \$3,500.00.

To qualify, a letter from a medical professional must accompany this application stating the requirements of the individual(s). The accessibility grant can be combined with the forgivable loan funding, to a combined maximum funding amount of \$20,000.00. Any amounts exceeding \$20,000.00 are the responsibility of the homeowner.

All forgivable loans and grants are subject to an administration fee of \$150.00. This fee is included in the maximum allocation.

ie. Approved for \$20,000 forgivable loan, homeowner has a maximum of \$19,850.00 towards the cost of the repairs

Section 1: Personal Information

Preferred Language for correspondence: ENGLISH FRENCH

Select the household type:

Single/Couple Family Senior Senior Accessibility Household Member Accessibility

Total Number of people living in the home:

Applicant (Homeowner)

MR. MRS. MISS MS.

LAST NAME: _____

FIRST NAME: _____

SIN #: _____

DATE OF BIRTH: MM/DD/YYYY

ADDRESS: _____

CITY: _____

POSTAL CODE: _____

HOME PHONE: () _____

CELL PHONE: () _____

EMAIL: _____

Co-Applicant (Homeowner)

MR. MRS. MISS MS.

LAST NAME: _____

FIRST NAME: _____

SIN #: _____

DATE OF BIRTH: MM/DD/YYYY

ADDRESS: _____

CITY: _____

POSTAL CODE: _____

HOME PHONE: () _____

CELL PHONE: () _____

EMAIL: _____

List every owner of the home and every person residing in the home (if not already listed above)

LAST NAME	FIRST NAME	DATE OF BIRTH	MALE	FEMALE	RELATIONSHIP TO APPLICANT #1
		<u>MM/DD/YYYY</u>	<input type="checkbox"/>	<input type="checkbox"/>	
		<u>MM/DD/YYYY</u>	<input type="checkbox"/>	<input type="checkbox"/>	
		<u>MM/DD/YYYY</u>	<input type="checkbox"/>	<input type="checkbox"/>	
		<u>MM/DD/YYYY</u>	<input type="checkbox"/>	<input type="checkbox"/>	
		<u>MM/DD/YYYY</u>	<input type="checkbox"/>	<input type="checkbox"/>	

If anyone provided assistance with filling out this application form, please check the box that describes the person who primarily provided the assistance. Fill in their contact information, in case clarification is needed.

Medical Professional Social Worker Family, Friend or Neighbour Other: _____

LAST NAME: _____

FIRST NAME: _____

PHONE: _____

EMAIL: _____

Section 2: Gross Household Income

Total household income is the yearly gross income (before taxes and other deductions) of all members of the household who are 18 years of age and over, residing in the home. Refer to **Appendix A** for the types of income to include and acceptable supporting documentation. **Proof of all income sources is required with this application.**

All monthly income is all amounts received **BEFORE DEDUCTIONS (gross amount)** for all persons / family members who will live in the unit. **ALL SOURCES MUST BE DECLARED.**

(GST / Child Tax Benefit / Trillium Payments are **NOT** to be included as a monthly source of income.)

INCOME SOURCES FOR FURTHER DEFINITIONS OF INCOME, PLEASE VISIT WWW.SSM-DSSAB.CA	GROSS MONTHLY TOTAL (BEFORE DEDUCTIONS)		
	APPLICANT	CO-APPLICANT	OTHERS ON APPLICATION
Ontario Works (Social Assistance)	\$	\$	\$
Ontario Disability Support Program (ODSP)	\$	\$	\$
Full / Part Time Employment	\$	\$	\$
Employment Insurance (E.I.)	\$	\$	\$
Workplace Safety & Insurance Benefits (W.S.I.B.)	\$	\$	\$
Old Age Security (O.A.S.)	\$	\$	\$
GAINS – Aged	\$	\$	\$
Canada Pension Plan (C.P.P.)	\$	\$	\$
Private Pensions	\$	\$	\$
Student Grants / Band Grants and/or Allowances	\$	\$	\$
Ontario Student Assistance Program (O.S.A.P.)	\$	\$	\$
Child Support / Alimony	\$	\$	\$
Other Income (specify):	\$	\$	\$

Statement of Assets

ASSET TYPE	APPLICANT	CO-APPLICANT	OTHERS ON APPLICATION
Bank, Trust Company, Credit Union (savings & chequing)	\$	\$	\$
Stocks, Bonds, GIC's, Debentures, Term Deposits, etc.	\$	\$	\$
RRSP, Annuities, RRIFS	\$	\$	\$
Rent Revenue	\$	\$	\$
Business Assets	\$	\$	\$
Monies owed to you over \$500.00	\$	\$	\$
Life Insurance Policies (interest earned & value)	\$	\$	\$
Other Assets (specify):	\$	\$	\$

Section 3: Property Information

State the full address for which Ontario Renovates funds are being requested, if different than indicated in Section 1.

Do all homeowners reside at the address requesting renovations? YES NO

Do any of the homeowners own any additional property? YES NO

If YES, list address and value of the property: _____

Has the household received any previous government funding?
(ie. Investment in Affordable Housing, Social Infrastructure Fund, RRAP)

YES NO DON'T KNOW

If YES, specify the program, date received and nature of repairs:

What best describes your home?

Detached House Semi-Detached House Townhouse/Row House Apartment Other

The year the home was built or approximate age: _____

What is the ASSESSED value of your home? \$ _____
(This amount can be found on your MPAC or municipal tax statement)

How many bedrooms are in the home? 1 2 3 4 5

Property taxes paid and up to date? YES NO If NO, balance owing: \$ _____

Mortgage payments up to date? YES NO N/A

Is household insurance in place and up to date? YES NO N/A

Section 4: Description of Project Work

Select from below the type of work being requested:

- Electrical Fire Safety Heating Plumbing Septic/Well Water / Drilling
 Structural Overcrowded Accessibility Secondary Suite Other

Please describe in detail the need for/or any other condition(s) that requires repair, replacement or modification and the work required to fix the condition. If additional space is needed, please attach a separate sheet of paper.

Ontario Renovates for Persons with Disabilities

If you or a member of your household has a disability, please describe the disability and special modifications required to your home to enable this person to live independently in the home.

Applications for the Accessibility Grant will require a letter from a registered health professional clearly stating the repairs and/or modifications required.

Appendix A: Definition of Income & Examples

“Income” means the total amount of all payments of any nature paid to or on behalf of or for the benefit of the household, subject to exceptions. Income includes, but is not limited to the following:

- gross salaries, wages, overtime payments, commissions, bonuses, tips, gratuities;
- self-employment income
- the gross amount of unemployment insurance benefits;
- the gross amount of workers’ compensation payments or other industrial accident insurance payments made because of illness or disability;
- the gross amount of any old age security, federal guaranteed income supplement and spouse’s allowance and financial assistance under the Ontario Guaranteed Annual Income Supplement (GAINS);
- the gross amount of every kind of pension, allowance, benefit and annuity whether from a federal, provincial or municipal government of Canada or any level of government of any other country or state or from any other source;
- the gross amount of alimony, separation, maintenance or support payments;
- the gross amount of gains from investments including interest or dividends on stocks, shares or other securities, and where the actual income cannot be determined, an imputed rate of return set by the Ministry of Housing from time to time;
- the gross interest income from savings or chequing accounts in a bank, trust company or a credit union;
- the gross amount of interest earned or payable from bonds, debentures, term deposits or investments, certificates, mortgages or lump sum payments or other assets;
- an imputed income equal to the total appraised value of all assets which do not produce interest income multiplied by a rate of return set by the Ministry of Housing from time to time.

Total Household Income means the combined gross income of all household members (before deduction)

EXAMPLES OF POSSIBLE SOURCES OF INCOME (Domestic or Foreign)

Pensions and Allowances

- | | | |
|--|--|---|
| <ul style="list-style-type: none"> • Old Age Security (OAS) • Guaranteed Income Supplement • Guaranteed Annual Income Supplement (GAINS) • Quebec Pension Plan | <ul style="list-style-type: none"> • Widow’s Pension • Company Pension • Private Pensions • Public Service Pension • Civilian War Pension • Disability Pension | <ul style="list-style-type: none"> • War Veterans Allowance (DVA) • War Veterans Allowance (other countries) • Military/Militia/Civil Defence Allowances • Canada Pension (CPP) • Training Allowances/Retraining Allowance |
|--|--|---|

Income Producing Assets	Non-Income Producing Assets
<ul style="list-style-type: none"> • Farm property which produces income • Real estate (residential, commercial, farmland, cottage, mobile home) which produces rental income • Savings accounts (bank, trust company, credit union), annuities, Guaranteed Investment Certificates, stocks or shares, bonds, debentures, mortgages, loans, notes, term deposits • Licence which produces income (e.g. Taxi Licence) 	<ul style="list-style-type: none"> • Life insurance (with cash surrender value) • Real estate • Collection of, or investments in, other valuable non-income producing assets (i.e. coins, stamps, antiques, art, etc) • Business assets which do not produce income • Non-interest bearing chequing accounts • Business interest which produces income

OTHER SOURCES OF INCOME

- | | |
|--|--|
| <ul style="list-style-type: none"> • Employment (full-time, part-time, casual seasonal, odd jobs) • Workplace Safety and Insurance Board (WCB) • Insurance payments • Provincial or municipal payments • Employment Insurance Commission payments • Payments under Compensation for Victims of Crime Act | <ul style="list-style-type: none"> • Payments from Official Guardian or Public Trustee • Self-employment (child care, music teaching, business) • Separation payments • Alimony payments • Support payments (for spouse or child) • Support from relatives or other sources • Mortgage income |
|--|--|

Section 5: Declaration, Release & Consent

Declaration & Release

I/We hereby confirm that I am/we are the owner(s) of the house and no other person is an owner.

I/We hereby grant permission to the delivery agent to carry out any necessary inquiries for the purpose of determining my/our income.

I/We hereby authorize an inspection of my/our property.

I/We acknowledge that any work carried out before I/we receive written confirmation of the loan approval is not eligible.

I/We acknowledge that delivery agent inspections that are completed are not a guarantee that construction or renovations comply with building codes or standards.

I/We hereby certify and declare that all the information contained in this application, is true and complete in every respect.

Consent

Access to Information Act, Privacy Act, Freedom of Information and Protection of Privacy Act and Personal Information Protection and Electronic Documents Act

Personal Information contained in this form is collected on behalf of the Ministry of Housing (the “Ministry”) for the purpose of Section 4 of the *Ministry of Housing Act*, R.S.O. 1990, c.M. 30. The information will be used to determine eligibility under the Ontario Renovates of the Investment in Affordable Housing for Ontario Program (IAH) and in connection with the administration and delivery of the IAH. The information may be disclosed to any persons, entities and/or government authorities involved in the administration or delivery of the IAH and this includes sharing of such information with Canada Mortgage and Housing Corporation. Any questions regarding the collection, use, or disclosure of the information should be directed to Dino Radocchia, Manager, Northern and Homeownership, at the Ministry of Housing at 777 Bay Street – 2nd Floor, Toronto, Ontario M5G 2E5.

The undersigned consents to such collection, use and disclosure of the information.

_____	_____	_____
Name (Please Print)	Signature	Date
_____	_____	_____
Name (Please Print)	Signature	Date
_____	_____	_____
Name (Please Print)	Signature	Date

OFFICE USE
RECEIVED

If you have any questions or complaints about the collection, use or disclosure of your personal information, please contact:

Housing Services – Social Services
180 Brock Street, 2nd Floor
Sault Ste. Marie, ON, P6A 3B7
(705) 759-7748