

# Renovates Program

PLEASE CLEARLY PRINT ALL INFORMATION IN NON-ERASABLE INK

## Section 1: Applicant(s) and Household Member(s)' Personal and Financial Information

Applicant # 1 – Homeowner: Last Name		First Name		Date of Birth (mm/dd/yyyy)
Applicant # 2 – Homeowner: Last Name		First Name		Date of Birth
Applicant # 1 – Address: Street/911 No. and Street Name (PO Box)		Unit/Apt. No.	City	Postal Code
Home Phone	Business Phone	Cell Phone	Email	

**Please List Every Owner of the Home and Every Person Residing in the Home If Not Already Listed Above**

Last Name	First Name	Relationship to Applicant # 1	Date of Birth (MM/DD/YY)	Male	Female

**Total Gross Income of Homeowner(s) and Member(s) of the Household 18 Years of Age and Older and adult dependents. Gross Household Income (dollar figure before taxes and any other deduction).**

**NOTE:** Income details are required from all property owner(s) even if he/she does not live in the home.

Income Sources	Employment/Self-Employment	Social Assistance (e.g. OW, ODSP)	Pensions & Allowance (e.g. CPP, OAS)	Income Producing Assets	Other (Specify):	<b>TOTAL</b>
Applicant 1						
Applicant 2						
Member/Owner						
Member/Owner						
Member/Owner						
<b>Examples of income provided on page 6.</b>				<b>TOTAL ANNUAL GROSS INCOME</b>		
<i>Other Income Details:</i>						

### List Mortgage on the Property/Home

<b>Lender:</b>	<b>Balance Owing:</b>
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**NOTE:** To qualify for this program the property can have no more than a first mortgage on title. You DO NOT qualify if you have additional mortgage(s)/loan(s) on title. The max possible funding you can apply for is **\$50,000**. The total amount of the mortgage plus the amount of the Renovates Forgivable Loan cannot exceed the value of the property. **The value of the property is the Municipal Property Assessment Corporation (MPAC) assessed value. You can obtain a copy of your MPAC statement by calling 1-866-296-6722.**

## Section 2: Applicant Type and Property Information – Check All that Are Appropriate

Family: <input type="checkbox"/>	Single/Couple: <input type="checkbox"/>	Household Member Accessibility: <input type="checkbox"/>
Senior: <input type="checkbox"/>	Senior Accessibility <input type="checkbox"/>	Aboriginal Homeowner off Reserve: <input type="checkbox"/>
Check the Type of House that Funding is Being Applied For:		
Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Duplex <input type="checkbox"/> Row <input type="checkbox"/> Other (Describe)		
Number of bedrooms in the home	The year the home was built or estimate the age of the home.	What is the market value of your home using your MPAC assessment?
<b>Renovates For Persons with Disabilities:</b>		
If you or a member of your household has a disability, please describe the disability.		
<b>Note:</b> Where it is not evident that the modifications are related to the disability, the Municipality of Chatham-Kent or its representatives may require confirmation from a qualified expert (such as a doctor or physiotherapist)		
If anyone provided assistance with filling out this application form or the worksheets, please check the box that describes the person who primarily provided assistance. Fill in their contact information (in case clarification is needed).		
Medical Professional: <input type="checkbox"/>	Social Worker: <input type="checkbox"/>	Volunteer: <input type="checkbox"/> Family, Friend or Neighbor: <input type="checkbox"/>
Other (describe):		
First Name:	Last Name:	
Home Phone:	Cell Phone:	Email Address:

## Section 3: Description of Project Work – Check All That Are Appropriate

<b>Select from the list below the type of work being requested:</b>					
Structural <input type="checkbox"/>	Heating <input type="checkbox"/>	Plumbing <input type="checkbox"/>	Electrical <input type="checkbox"/>	Fire Safety <input type="checkbox"/>	Overcrowding <input type="checkbox"/> Accessibility <input type="checkbox"/> Other <input type="checkbox"/>
<b>Select from the list below the rooms that repairs and/or modifications are to be completed in:</b>					
Back Room: <input type="checkbox"/>	Basement: <input type="checkbox"/>	Bathroom: <input type="checkbox"/>	Bedroom(s): <input type="checkbox"/>	Dining Room: <input type="checkbox"/>	
Entrance: <input type="checkbox"/>	Family Room: <input type="checkbox"/>	Kitchen: <input type="checkbox"/>	Living Room: <input type="checkbox"/>	Utility Room: <input type="checkbox"/>	
Other:					
<b>Select from the list below the specific type of work being requested. Enter a number where asked for (e.g. Floor(s) #):</b>					
Attic: <input type="checkbox"/>	Ceiling(s): <input type="checkbox"/>	Chair Lift: <input type="checkbox"/>	Door(s) Exterior #: <input type="checkbox"/>	Door Interior #: <input type="checkbox"/>	
Floor(s)#: <input type="checkbox"/>	Foundation: <input type="checkbox"/>	External Building: <input type="checkbox"/>	External Grounds: <input type="checkbox"/>	Furnace: <input type="checkbox"/>	
Porch/Deck: <input type="checkbox"/>	Insulation: <input type="checkbox"/>	Mould: <input type="checkbox"/>	Handrail(s) #: <input type="checkbox"/>	Ramp: <input type="checkbox"/>	
Roof: <input type="checkbox"/>	Septic System: <input type="checkbox"/>	Wall(s): <input type="checkbox"/>	Well Water: <input type="checkbox"/>	Window(s) #: <input type="checkbox"/>	
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 required, please attach a separate sheet of paper.					

## Section 4: Quoted cost of Project Work

**Note:** The estimate(s) from a professional contractor(s) for the costs of all repair(s), replacement(s) and/or modification(s), must be submitted separately with your application.

No.	Name, Address and Contact Information of Contractor(s) or Other Service Provider(s)	Brief Description of Work Requested (Ensure details of work are in Section 3)	Grant Funds Requested	Forgivable Loan Funds Requested
1				
2				
3				
4				
5				
6				
7		Inspection Fee(s) e.g. Electrical Safety Authority (ESA):		
8		Building Permit Fee(S):		
9		Other Fee(s) – Specify:		
10		<b>Sub-Total Excl. HST (add lines 1-9)</b>	\$	\$
11		HST Costs at 13% (Line 11 multiplied by 0.13)		
12		<b>Sub-Total With HST (lines 10 &amp; 11)</b>	\$	\$
13		Legal Fees (HST included):		
14		<b>Total Funds Requested: (add lines 12 &amp; 13)</b>	\$	\$
15		<b>Grand Total: Including Grant &amp; Forgivable Loan</b>	\$	

**Legal Fees** – If your forgivable Loan request is more than \$5,000, obtain from your lawyer the cost to register the forgivable loan on title of your property.

**Note:** Ask your contractor if the fees noted on lines 7 through 9 are needed for the work you have requested. If so, your contractor should supply you with the amount to be included above.

### **Funding From Other Sources**

**Did you previously receive funding from the Homeownership Program for this property?** Yes  No   
**(If yes, you are not eligible for funding under the Renovates Program)**

Please give details below if you previously received funding in the form of a grant and/or loan through the Municipality of Chatham-Kent (e.g. Renovates or CK Shelter Solutions, etc.). Also include any sources of funding expected to be received for the project you are currently requesting funding (e.g. grants, consumer rebates, etc.).

## Section 5: Declarations and Consent

### 1. The undersigned applicant(s), acknowledge, understand, agree and declare that:

- a) I/We have read and understand the Renovates for Homeowners Information Sheet attached to this application and that in order to be eligible for consideration for funds under this program I/we agree to adhere to all program eligibility criteria and timelines throughout the entire process.
- b) Any work started prior to approval of my/our application is not eligible for program funding.
- c) I/We will not rely on program funds to repair a home unless and until I/we receive a Letter of Final Approval advising that I/we are approved to receive program funds.
- d) I/We have reported all income from every owner of the home and from every member of the household 18 years of age or older including adult dependents.
- e) The market value of the home determined by **the Municipal Property Assessment Corporation (MPAC) at or below \$342,252.00.**
- f) The home is located in the Municipality of Chatham-Kent.
- g) The home is more than 5 years old.
- h) The existing balances of all mortgages and financing on the property/home plus the estimated program loan amount does not exceed 100% of the value of the home.
- i) Mortgage/charge and other home financing payments are up-to-date and not in arrears.
- j) Homeowner insurance coverage is in place for the full value of the home and the premium is paid up- to-date and not in arrears.
- k) Property tax account is paid up-to-date and there are no arrears.
- l) There are no liens registered against the property.
- m) Applicant(s) will own and occupy the home requiring the work as their sole and principal residence.

### *And if approved for program funds, the undersigned applicant(s) further acknowledge, understand, agree and declare that:*

- o) I/We must sign and register a forgivable Loan Agreement on title of the home or a **Promissory Note** if the forgivable loan is \$5,000 or more.
  - p) Work must commence within 120 days of final program eligibility approval and be completed within 120 days of commencement.
  - q) The intended work must be eligible for program funds
  - r) A description of the intended work must be confirmed by a Building Official from CK's Building Development Department to verify the validity/scope of the intended work. If deemed necessary, other designated professionals may be requested to inspect the work and or property at the sole discretion of the Supervisor Building Maintenance North, Housing Services.
  - s) I/We understand the results of the inspection may remain on the record of my home/property and if so work may still be required to be completed even if I/we withdraw our application in whole or part or if funding is not approved.
  - t) Quotes for the work must be from a qualified contractor and the relationship with the contractor must be at arms-length. "Arm's length" means a transaction in which the buyers and sellers of a product or service act independently and have no relationship to each other. The concept of an arm's length transaction is intended to facilitate a prudent use of public funds and ensure that the parties in the transaction are acting in their own self-interest and are not subject to any pressure or undue influence from the other party.
  - u) I/We must retain and submit copies of all financial invoices for payment, reporting and audit purposes.
  - v) I/We must adhere to all program requirements, rules and timelines throughout the process and during the 10-year forgivable loan period.
  - w) I/We are required, and hereby represent and warrant that we shall use and pay any funds received for the purpose it was intended and not for any other or improper purpose.
2. The undersigned consents to the use, disclosure, transfer and exchange of information contained in this form and associated documents and verifications for the purpose of: verifying the validity and accuracy of the information provided; determining the eligibility of the household to receive program funds; to provide information to the municipal, provincial or federal governments to satisfy program reporting requests and requirements; to determine eligibility for the Renovates Program in The Municipality of Chatham-Kent; to determine continuation of eligibility during the program period and may be used for other purposes allowed by law.

3. The personal information collected on this form is being collected pursuant to the authority under the Municipal Act, 2001, S.O. 2001, c.25, as amended. Inquiries relating to this collection of information should be directed to the Housing Claims Analyst at 519-351-1228 Ext 2408 or by mail to Housing Services 435 Grand Ave. W, P. O. Box 1296 Chatham, Ontario N7M 5R9.
4. I give my consent and authorization to The Municipality of Chatham-Kent or its authorized representatives:
  - a) To disclose and make inquiries to verify the information given in this form and I/We authorize any person, corporation or any organization having knowledge of any such required information to release the information to The Corporation of Municipality of Chatham-Kent or their authorized representatives. I/We agree to provide any supporting material required to process the information for the purposes the information is collected;
  - b) To disclose the information given on this form to municipal, provincial and federal departments and agencies that assist in the provision of affordable housing and social agencies providing social assistance to me/us and persons listed on this form.
5. I/We hereby release The Corporation of The Municipality of Chatham-Kent, any employee, officer, agent or contractor from any liability or claim arising from the collection, storage, use or dissemination of any information received or collected pursuant to this form.
6. I/We hereby certify and declare that the information contained on this form is true and accurate.
7. I/We acknowledge and understand that FALSIFICATION, MISREPRESENTATION OR OMISSION OF ANY OF MY/OUR INFORMATION will be cause for ineligibility under the program and/or repayment of any and all program funds and/or charges of fraud and other legal remedies and consequences.
8. The undersigned consents that we may contact the municipality in which the house is located and obtain information regarding the value of the home according to the MPAC Property Assessment Notice, verification that the property taxes are paid to date and obtain information from the building department.

Applicant(s) Owners of the Home		
Print Name	Signature	Date (mm/dd/yy)

### Section 6: Checklist

**Final approval for funding is based on submitting the required information, documentation and verifications.** The Renovates Forgivable Loan/Grant Application cannot be processed and you may lose your priority ranking if any required information, documentation, verification and attachments are missing, or incomplete.

Use the following checklist to help ensure all required documentation is attached:		
1	Copies of 2 pieces of government issued identification for each household member 18 years of age or older: 1 government issued photo identification and 1 identification proving citizenship (Birth Certificate or Passport).	<input type="checkbox"/> <input type="checkbox"/>
2	Proof of Income from every owner of the home and every member of the household 18 years of age or older, including adult dependents residing in the home. Include their current Notice of Assessment from Revenue Canada and 3 months bank statements for each bank account. (See section 7 for more information)	<input type="checkbox"/> <input type="checkbox"/>
3	Written self-declaration the home is at least 5 years old.	<input type="checkbox"/>
4	A copy of the MPAC Notice of Assessment	<input type="checkbox"/>
5	A copy of the mortgage/charge and other home financing payment statements to verify all mortgage/charge and other home financing payments are up-to-date and to verify the balance owing.	<input type="checkbox"/>
6	A copy of the Homeowner insurance policy certificate to verify coverage is in place for the full value of the home and confirmation the premium is paid up-to-date and not in arrears.	<input type="checkbox"/>
7	A copy of the property tax statement to verify the property tax account is paid up-to-date and not in arrears.	<input type="checkbox"/>

8 Include TWO quotes for every job with the application

## Section 7: Examples of Income for the Renovates Program

### Proof of Income

The following proof of income from every owner of the home and from every member of the household 18 years of age or older, including adult dependents residing in the home must be attached:

1. One month of recent pay stubs or supporting documentation from every current source(s) of income; and
2. Copies of the current year Canadian Income Tax Notice of Assessment (if available). If not available, attach current year T4 slip(s); T5 slip(s) and copy of most recent Canadian Income Tax Notice of Assessment

#### Employment Income

- a. Full-time, Part-time, Irregular, Casual, Season, Odd jobs
- b. Overtime earnings, separation/vacation pay
- c. Commissions and bonuses
- d. Tips and gratuities
- e. Disability/Sickness pay
- f. Long term income protection payments
- g. Workplace Safety & Insurance Board (WSIB)

#### Self-Employment Income (See also below)

- a. Tutoring, Music Teaching, Childcare, Babysitting, Taxi, Business, etc.

#### Social Assistance Income

- a. Ontario Works (OW)
- b. Ontario Disability Support (ODSP)

#### Pensions and Allowance Income

- a. Old Age Security (OAS)
- b. Guaranteed Income Supplement (GIS)
- c. Guaranteed Annual Income Supplement (GAINS)
- d. Canada Pension Plan (CPP)
- e. Quebec Pension Plan (QPP)
- f. Social Security (other countries)
- g. Widow's Pension
- h. Training/Retraining Allowances, License
- i. Company Pension, Private Pension
- j. Public Service Plan, Civilian War Pensions
- k. Disability Pension
- l. War Veterans Allowance (DVA)
- m. War Veterans Allowance (other countries)
- n. Military or Militia or Civil Defense Allowance

#### Other Income

- a. Employment Insurance payments (EI)
- b. Insurance payments
- c. Student grants/bursaries, OSAP
- d. Provincial or municipal payments
- e. Payments under compensation for Victims of Crime Act
- f. Mortgage income
- g. Payments from Public Guardian and Trustee
- h. Payments from Children's Aid Society or Catholic Children's Aid
- i. Separation payments
- j. Alimony payments
- k. Support payments (for spouse or child)
- l. Support from relatives or other sources/Sponsorship
- m. One-time lump sum payments (inheritances, court and out of court settlements)

#### Income Producing Assets

- a. Farm property which produces income
- b. Real estate (residential, commercial, farmland, cottage, mobile home) which process rental income
- c. License with produces income (e.g. Taxi)
- d. Business interest which produces income

### **Self-Employment Income**

For the purposes of assessing self-employment income under the Renovates Program, self-employment income will be reduced by all deductions allowed by the Canada Custom and Revenue Agency, except for the following:

1. Capital Cost allowances for the depreciation of assets;
2. Rent paid by the individual, where the individual operates the business from the unit;
3. Childcare expenses.

## PROGRAM INFORMATION

Renovates Housing Claims Analyst contact 519.351.1228 Ext. 2408

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**Disclaimer: Details contained herein are for informational purposes only, and are not to be relied upon as a comprehensive or precise representation of the program, its terms and conditions or eligibility rules.**

Please read carefully before you decide to apply for a loan under the Renovates Program.

### **General Information**

The Federal and Provincial governments have partnered to fund the Renovates Program in The Municipality of Chatham-Kent. The Municipality's Housing Services Division is the delivery agent for the program in The Municipality of Chatham-Kent. Completed applications are generally processed on a first come first serve basis. An exception to the first come first serve basis may be made for loan applications for urgent and critical repairs rendering or about to render the home uninhabitable. Such applications may be processed on a first priority basis at the sole discretion of the Manager, Housing Assets North.

Funding is provided in the form of a 10-year forgivable loan to the homeowner occupant based on the cost of approved work items. The maximum amount of funding that may be issued to any one applicant and/or address is \$50,000.00. The maximum funding limit applies for the length of the forgivable loan.

The amount of program funds will be registered on title of the property as a second mortgage. The mortgage shall in no case be lower than second position on the title of the property. If the amount of the program funds is \$5,000 or less, a promissory note will be completed.

The loan is payment free, interest free and forgivable if the homeowner occupant complies with program rules at all times. Provided the homeowner occupant remains in compliance with program rules, the loan is forgiven at the rate of 10% per year over the program period. The earning of loan forgiveness begins on the date the Project Work passes final inspection.

The loan is repayable under certain circumstances. The full amount of the loan may be repayable if a lien, other charge or claim is made against the home. The full amount of the loan is repayable if information provided by the applicant is false or misrepresented or the applicant omits relevant information and/or the funding is used for purposes other than the approved use.

In other circumstances, including a sale of the home or if the homeowner occupant ceases to occupy the home as the sole and principal residence, the balance of the loan is repayable on the basis of the 10% per year forgivable calculation.

Funding for accessibility repairs made to a home is available up to a maximum of \$5,000 and is in the form of a grant, not a loan, and does not require repayment.

***Deadline to Apply to the Renovates Program is March 31, 2025 or when program funds are depleted, whichever occurs first.***

## **Eligible Applicants**

The following highlights applicant eligibility criteria.

1. A fully completed Renovates Application Form with all required information, documentation and verification attachments is required;
2. Copies of 2 pieces government issued identification: 1 photo and 1 proving citizenship for each applicant;
3. The homeowner did not previously receive Homeownership component funding for the home requiring the work;
4. Total annual gross household incomes from every owner of the home and from every member of the household 18 years of age or older, including adult dependents residing in the home does not exceed **\$80,100.00**;
5. The home is located in the Municipality of Chatham-Kent;
6. The home is more than five years old;
7. Market value (**Municipal Property Assessment Corporation "MPAC"** or licensed qualified appraiser) of the home **does not exceed \$342,252.00**;
8. The total balance of all existing mortgages/charges and other financing registered on the title of the property plus the estimated program loan amount do not exceed 100% of the market value of the property as determined by MPAC or a licensed qualified appraiser;
9. Mortgage/charge and other financing payments must be up-to-date and not in arrears;
10. Homeowner insurance coverage must be in place for the full value of the home and the premium must be paid up-to-date and not in arrears;
11. Property tax account is paid up-to-date and there are no arrears;
12. There are no liens or charges (except first mortgage/charge and other financing) registered against the property;
13. The home requiring the work must be owned and occupied by the applicant(s) as their sole and principal residence for the full term of the loan;
14. The intended work must be eligible for program funds;
15. Any work started prior to approval of the application is not eligible for program funding;

### ***And if the application is approved for program funds:***

16. Applicant must sign and register a forgivable Loan Agreement on title and/or complete a Promissory Note;
17. Work must commence within 45 days of final program eligibility approval and be completed within 120 days of commencement;
18. The need for a description of the intended work must be confirmed by a Building Official from Chatham-Kent's Building Development Department to verify the validity/scope of the intended work. If deemed necessary, other designated professionals may be requested to inspect the work and or property at the sole discretion of the Manager, Housing Assets North, Housing Services.;
19. Quotes and estimates for the work must be from a qualified contractor and the relationship with the contractor must be at arms-length. "Arm's length" means a transaction in which the buyers and sellers of a product or service act independently and have no relationship to each other. The concept of an arm's length transaction is intended to facilitate a prudent use of public funds and ensure that the parties in the transaction are acting in their own self-interest and are not subject to any pressure or undue influence from the other party;
20. The homeowner occupant must retain and submit copies of all financial records (including invoices and proof of payment) for reporting and audit purposes;
21. All work must be in accordance with applicable rules and regulations, including but not limited to zoning and municipal requirements;
22. The homeowner occupant must adhere to all program requirements, rules and timelines throughout the process and during the 10-year forgivable loan period.



## **VERY IMPORTANT INFORMATION:**

### **INSPECTIONS**

You will note the need for a description of the intended work must be confirmed by a Building Official from Chatham-Kent's Building Development Department to verify the validity/scope of the intended work. If deemed necessary, other designated professionals may be requested to inspect the work and or property at the sole discretion of the Manager, Housing Assets North (Item # 18 above). The Building Official may be obligated to record any defects in the home even if the defect was not part of the Renovates loan application.

The results of the inspection may remain on the record of your home/property and if so all work may still be required to be completed even if you withdraw your application or if your application (all or in part) is not approved for funding. It is also possible that the maximum Renovates funding is not enough to pay for all the work listed in the Inspection report even if your application is approved. In this case, you may be responsible to complete the work at your own expense prior to starting the Renovates work and prior to receiving any funding.

It is also important to note if the cost of the work described in the inspection reports is higher than the amount you requested on your application but lower than the maximum amounts allowed under the program, you may amend your application and request a higher loan amount. Such requests will be reviewed on a case-by case basis but there is no guarantee such a request for a higher amount will be approved.

### **GENERAL ELIGIBLE PROJECT WORK AND COSTS**

Any work started prior to approval of your application is not eligible for program funding. Applicants must obtain the necessary permits, approvals and final inspections for all work. Eligible repairs for Renovates may include the following five activities:

1. Major repairs and rehabilitation required to correct defects. Examples include, but are not limited to: mould remediation, heating systems, chimneys, doors and windows, foundations, roofs, walls, floors and ceilings, vents, louvers, electrical systems, plumbing, septic systems, well water, and well drilling. If central air is requested confirmation for the need due to health reasons must be supplied by a physician.
2. Remediation for an overcrowded dwelling through the addition of habitable living space. For the purposes of the program, "overcrowding" means there are at least 2 household members for each bedroom in the home. Parents are eligible for a bedroom separate from their children. Household members aged 18 or more are eligible for a separate bedroom unless married or otherwise common-law. Dependents aged 5 or more of the opposite sex does not share a bedroom.
3. Modifications to increase accessibility related to housing and reasonably related to an occupant's disability including permanent installations of ramps, handrails, chair and bath lifts, height adjustments to countertops, and cues for doorbells/fire alarms.
4. Other eligible costs include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the Municipality of Chatham-Kent deems reasonable and that are agreed to by the Ministry of Municipal Affairs and Housing.

**Renovates strongly encourages the use of energy-saving products or systems for the required repairs or rehabilitation.**

## **VERY IMPORTANT INFORMATION:**

### **APPLICATION APPROVAL**

1. Applicants are not approved for any program funds solely on the basis of submitting an application or other information. **All applicants are cautioned NOT to rely on the Renovates program funds or to start any renovations unless and until they receive a Letter of Final Approval and Loan Registered on Title confirming the application has been approved for program funds.**
2. Any work started prior to approval of your application is not eligible for program funding.
3. If your application is approved, program funds cannot be released or advanced to you until after all the work is completed and all final inspections approving the work have been submitted. Progress draws may be approved in some circumstances prior to any work being started.
4. Program funds cannot be used for deposits to contractors.
5. Applicants are cautioned not to sign any agreement or contract with a contractor until receiving written confirmation of final approval for Renovates program funds.
6. Any and all contracts for the work are the responsibility of the applicant. The Municipality of Chatham-Kent is not responsible for or bound in **any way by any third party contracts.**

### **Renovates ► 8 Process Steps**

Delivery of the Renovates Program (IAH 2014 Extension) is administered by the Manager, Housing Assets North. The delivery of any program requires a process. Implementation of this program has **8** steps:

#### **STEP 1 - Submit Completed Application and Supporting Documents to the Housing Claims Analyst (HCA)**

Applicants must submit the following:

1. A fully completed Renovates Application Form with all required information, documentation and verification attachments.
2. Proof of Income from every owner of the home and from every member of the household 18 years of age or older, including adult dependents residing in the home to verify total annual gross household income is at or lower than **\$80,100.**
3. Verification of the total balance of all existing mortgage/charge and other financing (the total balance of the mortgage/charge and other financing balance plus the requested estimated loan amount cannot exceed 100% of the market value of the home).
4. Verification that all mortgage/charge and other financing payments are up-to-date and not in arrears.
5. A Certificate of Insurance and verification that insurance coverage is in place for the full value of the home and the premium is paid up-to-date and not in arrears.
6. Verification that the MPAC value of the home does not exceed **\$342,252.00.**
7. Verification that the property tax account is paid up-to-date and there are no arrears.
8. Verification that the applicant(s) is/are the registered owner(s) of the home for which program funds are requested.

#### **STEP 2 - Housing Claims Analyst (HCA) Reviews Initial Application for the following five points:**

1. Application will be reviewed for completeness and eligibility.
2. If the application and/or documents are incomplete, the application cannot be processed. The applicant will be notified and may be required to start over at Step 1, losing their priority ranking.

**IMPORTANT: Applicants are encouraged to be sure the application is complete and all documents required are submitted to avoid losing your priority ranking.**

3. If the application and documents are complete the HCA will proceed to verify any other information deemed necessary by the HCA.
4. If the application and related information confirms the applicant is ineligible, the application will be declined and the applicant will be notified by letter. End of process.
5. If the application and related information confirms the applicant is eligible, the applicant will be notified by letter and the application will proceed to Step 3.

### **STEP 3 – Manager, Housing Assets North (MHAN) Sends Letter of Conditional Approval to Applicant**

1. MHAN sends Letter of Conditional Approval to applicant confirming the applicant is eligible and that the application is conditionally approved with a stated amount of maximum funding subject to the following four steps:
  - a. The HCA sends the 'Unit Assessment Form' to the Administrative Assistant I (AAI) of CK's Building Development Department. The 'Unit Assessment Form' includes in detail the type of work that has been conditionally approved as per the Letter of Conditional Approval.
  - b. Applicant contacts the AAI of CK's Building Development Department to set up the Unit Assessment. The Building Official completes the assessment to confirm the need for: the work requested; the required permits; and any other inspection that may be required to complete the conditionally approved work.
  - c. The completed Unit Assessment Form is sent to the HCA in Housing Services by the Building Official.
  - d. The HCA reviews the Unit Assessment and informs the Applicant to continue to item 2 or that the Conditional Approval has been withdrawn. The applicant will be notified by letter. End of process.
2. The Applicant informs the HCA details of at least two arms-length, qualified contractors that quotes will be obtained from.
3. Applicant selects their preferred contractor quote.  
The contractors' quotes must include the following six pieces of information:
  - i. include a copy of the contractor's WSIB certificate made out to the Corporation of the Municipality of Chatham-Kent
  - ii. include the contractor's HST number
  - iii. a copy of the contractor's general liability insurance certificate
  - iv. match the work description on the Unit Assessment
  - v. include the cost to obtain any permits or inspections
  - vi. Clearly indicate the cost of HST separately or clearly indicate that HST is included in the price.
4. Applicant submits to the HCA the following three pieces of information on or before the date indicated in the Letter of Conditional Approval:
  - a) A copy of inspection(s) and/or permits as requested on the Unit Assessment
  - b) A copy of at least two contractor quotes for the required work described in the Unit Assessment, in accordance with the above requirements
  - c) The Applicant's confirmation of the quote and which contractor the applicant has chosen to complete the work
5. Applicant adhering to all program requirements, rules and timelines throughout the process and during the 10-year loan forgiveness period.
6. The work to commence within 45 days of the date of the Letter of Final Approval and complete the work within 120 days of the commencement date.
7. Applicant will receive a sample copy of the forgivable loan agreement for review in advance of registering the loan on the title of the property.

#### **STEP 4 – Housing Claims Analyst (HCA) Reviews Confirmations/Inspections and Quotes**

1. HCA reviews the confirmations/inspections and quotes to ensure the quotes:
  - a) Contain all necessary information;
  - b) Address the work described in the inspection report(s);
  - c) Are consistent with the conditional maximum approved amount.
2. If the HCA is satisfied that the inspection and quotes meet program requirements, the application will proceed to Step 5.

#### **STEP 5 – Applicant receives Letter of Final Approval and meets with the HCA**

1. Applicant meets with HCA to receive the Letter of Final Approval, review next steps, sign promissory note (if required) and receive completed Loan Agreement for signature and the legal package to bring to the Applicant's lawyer for registration on title.
2. Final Letter of Approval is conditional among other things that:
  - a) The Loan Agreement be registered on title in accordance with Step 6 or a Promissory Note is completed
  - b) Work commences within 45 days of the date on the letter of Final Approval and the Applicant informs the HCA the date work commences
  - c) Work is completed within 120 days of the commencement date
  - d) The Applicant obtains and submits all necessary permits and approvals for the work
  - e) The Applicant signs the 'Additional Payee Authorization Form'

#### **STEP 6 - Applicant's Legal Representative Registers Loan Agreement on Title**

1. If the forgivable loan is more than \$5,000 the Applicant arranges for its legal representative to register the Loan Agreement on title and submits to the HCA the completed title registration.

#### **STEP 7 – Applicant Schedules Approved Work to be Completed**

1. Applicant contacts approved contractors to schedule work to be completed. Since no monies are released until all work from all contractors is complete, it is important to do your best to schedule them so that they are completed their work close to the same time. Proper scheduling of work makes it so no one contractor is waiting to be paid for a long period of time.

#### **STEP 8 - Applicant Requests Payment of Program Funds**

1. Applicant contacts the AAI of Chatham-Kent's Building Development Department to set up the Final Unit Assessment with a Municipal Building Official.
2. The AAI sends the completed Final Unit Assessment to the HCA.
3. The HCA reviews the Final Unit Assessment and either accepts that the work has been completed or informs the Applicant of any deficiencies that may be noted. The HCA may request an additional Unit Assessment by the Municipal Building Official or an affidavit signed by the Applicant and the Contractor confirming the deficiency(s) has/have been rectified pending on the type of the deficiency(s). If the HCA requests an additional Unit Assessment, the Applicant will make arrangements for the Assessment to be completed, when deficiencies have been taken care of. Please ensure all deficiencies are completed before arranging for the Final Assessment.
4. The Applicant completes the 'Request for Funding Form' and includes:
  - a) All invoices for the work requesting release of program funds, pursuant to the acceptable completion of the work and any Funding Schedule that may have been pre-approved.
  - b) Invoices/receipts to include: Contractor Invoice(s); Inspection Fee(s); Legal Fees; Title Registration Fees and any other expenses as previously approved by the Housing Claims Analyst.

5. Funds cannot be used for deposits to contractors.
6. Funds will not be released until all program requirements have been met.
7. Payment of funds will be made payable to the Contractor as well as the Lawyer. The Applicant is responsible to forward the cheque over to the Contractor/Lawyer. Non-payment to the Contractor/Lawyer may cause a lien or other claim against the applicant, which may be in default of the program. In the case of default, the applicant may be required to re-pay the full amount of the Renovates loan.

## **Deposits and Progress Draws**

**Deposits – The Program does not provide deposits to Contractors and the Program funds approved cannot be used for deposits to contractors.**

**Progress Draws** - Depending on the nature of the work, progress draws may be approved provided the Manager, Housing Assets North (MHAN) in the MHAN's sole discretion, has approved the amount and frequency of the draws in writing prior to the commencement of any work.

### **How to Apply:**

**Completed applications with all required information, documentation and verification attachments can be printed and mailed to:**

**Municipality of Chatham-Kent, Housing Services Division  
435 Grand Ave. W., P.O. Box 1296 Chatham, ON N7M 5R9  
Attention: Renovates, Housing Services, Housing Claims Analyst**

**OR submit electronically with all required information, documentation and verification attachments to [ckhousingservices@chatham-kent.ca](mailto:ckhousingservices@chatham-kent.ca)**

**8:30 a.m. – 4:30 p.m. Monday through Friday – Excluding Holidays**

**DEADLINE to apply to the Renovates Program is March 31, 2025 or when program funds are depleted, whichever occurs first.**

