

<b>Manitoulin-Sudbury District Services Board POLICY &amp; PROCEDURES MANUAL</b>	
Section: I. Social Housing	Effective Date: <b>Oct. 1, 2018</b>
Topic: 10 Investment in Affordable Housing	Replacing: <a href="#"><u>March 5, 2015</u></a>
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**POLICY**

The Ontario Renovates program is a component of the provinces Investment in Affordable Housing Program which is 100% funded by the provincial and federal governments. This program is intended to:

- Improve the living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties.
- Foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.
- Increase the supply of affordable rental housing by providing assistance to create secondary suites in existing single family homes.
- Respect the environment and to realize savings that will improve housing affordability over the long term through the use of energy-savings products or systems.

The Manitoulin-Sudbury District Services Board is committed to delivering the Ontario Renovates component of the Investment in Affordable Housing program provided the funding for the program is provided by the provincial and federal governments.

The DSB will strive to ensure the program is delivered in a fair and equitable manner across the DSB entire jurisdiction where reasonably possible. The DSB will establish eligibility criteria based on applicants' income and assets. The DSB will also establish a priority ranking system for all applications as they are received based on the Provincial Legislation and DSB priorities across all communities.

**PROCEDURE**

All applicants will be required to provide financial information including but not limited to: household annual income, assets, employment, property value, mortgage value. The applicant(s) must own the home and it must be their sole and principle residence to be eligible which must be self-contained. In this instance, self-contained means having existing heating, water, and electrical systems etc. in place.

The average funding provided is \$17,500 but the actual amount allocated is dependent on the results of the property inspection and contractor pricing. The

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maximum allowed under this policy is \$25,000.

Under Exceptional circumstances, individuals may be able to exceed the above policy with the approval of the Director of Integrated Social Services.

### **How to Apply**

All residents of the Manitoulin-Sudbury DSB catchment area can apply for the Ontario Renovates Program by contacting any of the DSB offices or by completing the [Ontario Renovates Application Form](#) (the Inter-department consent form is included and required to be signed) and submitting it to any of the DSB offices.

### **Ontario Renovates Program**

The Ontario Renovates component consists of two sub-components:

- a) Home Repair to assist low to moderate income home owner households to:
  - Repair their home to bring to acceptable standards while improving the energy-efficiency of the unit.
  - Increase accessibility of their unit through modifications and adaptations.
  
- b) Multi-Unit Rehabilitation to assist:
  - Landlords of eligible affordable rental buildings to rehabilitate units that require essential repairs and/or modify units to increase accessibility.
  - Low to moderate income home owners to create a new affordable rental unit in an existing single family home.
  - In repairing, rehabilitating and improving existing shelters (that house victims of domestic violence).
  - The DSB is required to give priority consideration to the employment of apprentices in the renovation of Multi-Unit Rehabilitation projects (with the exception of projects that create secondary suites) during the selection process.

### **General Eligible Activities and Costs**

Eligible repairs for Ontario Renovates **may** include the following activities:

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1) Repairs and rehabilitation required to bring a home/unit to an acceptable standard while improving energy efficiency. Examples include, but are not limited to:

- Heating systems
- Chimneys
- Doors and windows
- Minor foundation repairs
- Roofs, walls, floors and ceilings, vents, louvers
- Electrical systems
- Plumbing
- Septic systems, well water, and well drilling
- Other repairs may be considered, with supporting documentation, at the discretion of the DSB.

2) Remediation for an overcrowded dwelling through the addition of habitable living space.

3) Modifications to reduce physical barriers related to housing and reasonably related to the occupant's disability. Examples include, but are not limited to:

- Ramps
- Handrails
- Chair and bath lifts
- Height adjustments to countertops
- Cues for doorbells/fire alarms

4) Creation of self-contained secondary suites for affordable rental purposes and garden suites for seniors and/or persons with disabilities.

Other eligible costs may include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the DSB deems reasonable.

Applicants who have previously received federal and/or provincial repair funding (e.g. Residential Rehabilitation Assistance Program; IAH - Ontario Renovates; Northern Repair; Northern Remote Communities, CHPI funding) may be eligible for Ontario Renovates provided the repair/remediation/ modification addresses a need or condition of work which has not been the subject of previous repair assistance.

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Repairs must commence within 120 days of project approval. Copies of all financial invoices must be kept for reporting and audit purposes. Projects that have not started due to inclement weather will be provided a grace period before the 120 day commencement period. Projects which have not started within 240 days (8 months) of the project approval will be considered abandoned and the funds will be redistributed to the next applicant on the waitlist.

### **Energy Efficiency**

The Manitoulin-Sudbury DSB strongly encourages the use of energy-saving products or systems for the required repairs to housing under the Ontario Renovates component.

### **Ineligible Projects**

The following projects are **not eligible** for Ontario Renovates funding:

- Retirement Homes, Long-Term Care Homes (including nursing homes), and crisis care facilities.
- Secondary residences and cottages will not be considered for the program.
- Items that are not pre-existing (i.e.. structure, heat source, water, electrical).
- Units not subject to the Residential Tenancies Act, 2006 (except shelters and transitional housing that house victims of domestic violence).
- Projects that received funding under AHP (2005), AHP Extension (2009) - Rental and Supportive and IAH - Rental Housing.
- Units for which the homeowner received Homeownership component funding under the AHP or IAH.
- Social Housing units as defined under the Housing Services Act, 2011.

Creation of new rental units (except secondary suites in a single family home and garden suites on the property lot of a primary residence)

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## **Project Submission Process**

The DSB is responsible for selecting and approving all eligible Ontario Renovates projects, monitoring progress and completion of projects, quality of work and for the advancement of funds.

## **Eligible Client Groups**

Eligible client groups for Ontario Renovates include, but are not limited to:

- Seniors
- Persons with disabilities
- Victims of domestic violence
- Aboriginal people living off-reserve
- Residents of remote communities
- Low to moderate income singles and families

## **Affordability Criteria - Home Repair**

Under the Ontario Renovates Home Repair subcomponent, eligible households must:

### **1) Have a household income limit at or below:**

- The primary Manitoulin-Sudbury DSB household income limit of \$37,500 net (using line 236 of their most recent Notice of Assessment), however in extraordinary circumstances the Director of Integrated Social Services may approve an exception to this procedure.
- All individuals applying must demonstrate that they have exhausted all other funding sources.

### **2) Have a household asset limit at or below:**

- The primary Manitoulin-Sudbury DSB household asset limit will be set at \$50,000, however in extraordinary circumstances the Director of Integrated Social Services may approve an exception to this procedure.
- All individuals applying must demonstrate that they have exhausted all other possible financial resources including disposition of assets where reasonable.

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**3) Own a home that is their sole and principal residence with a market value at or below:**

- The primary Manitoulin-Sudbury average resale price of \$150,000.
- The average resale price for the DSB area.

**Funding**

The Average funding that the Manitoulin-Sudbury DSB intends on providing is \$17,500. Costs over and above this will be considered by the Manitoulin-Sudbury DSB but may need to be supplied by the home owner. The DSB reserves the right to provide additional funding for “unforeseen conditions” found during the repairs, but this will be assessed on a case by case basis. The Manitoulin-Sudbury District Services Board maximum funding limit is \$25,000.

The period of forgiveness for Home Repair projects is a minimum of 10 years and for Multi-Unit Rehabilitation projects it is a minimum of 15 years. Both are forgiven at an equal rate per year over the affordability period. The earning of loan forgiveness begins on the date of repair completion.

The Manitoulin-Sudbury DSB reserves the right to approve or deny any request for future mortgage postponement based on the applicant’s financial situation at the time when the postponement is requested. The consideration for postponement is based on a complete financial review at the time that the postponement is requested, including but not limited to:

- Current mortgage value
- New mortgage value
- Debt to equity ratio
- Interest rates
- Purpose for refinancing
- Current income and assets
- Other considerations as deemed appropriate

Funding for accessibility repairs made to a home and/or unit, up to a maximum of \$5,000 is in the form of a contribution without an affordability period and does not require repayment provided the funds are used for their intended purpose. This funding is above the maximum \$25,000 where reasonably required.

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The applicant is considered to be in default and any outstanding loan amount must be repaid if the following situations occur:

- The unit or project is sold.
- Rent levels are increased beyond allowable limits.
- Home owners cease to occupy the unit as sole and principal residence.

If any of the following situations occur, the applicant is considered to be in default and the original loan amount must be repaid:

- Misrepresentation occurs related to eligibility for the program.
- Funding is used for other purposes.

Repayments made to the DSB are to be reinvested into the Ontario Renovates Revolving Loan Fund projects.

The DSB may take legal steps to recover funds from individuals found to be in default.

### **Priority Ranking System**

The DSB will strive to ensure the program is delivered in a fair and equitable manner across the DSB entire jurisdiction where reasonably possible. However, the DSB will establish the following local priorities:

- Urgency of the required repair
- Lack of available income and/or assets on the part of the applicant
- Communities where there are no Social Housing or Non-Profit Housing will be given priority over applicants from other communities.
- Applicants who have not previously received funding through the above noted programs may be prioritized ahead of those that have previously received federal or provincial repair funding.
- The funding will be equitably distributed throughout the DSB jurisdiction based on applications received.

### **General Application Process:**

When Integrated Social Services (ISS) Staff identify an urgent file, it will be considered for the Ontario Renovates Revolving Loan Fund using the Healthy Community Fund Application.

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In all other non-urgent situations, individuals will contact a Manitoulin-Sudbury DSB office and request to be “Pre-Screened for the Ontario Renovates Program”.

1. The **Finance AA** will assess the list of Pre-screened applicants in November of each year for the following year and then runs the selection filters for:
  - Eligible Individuals
  - Client list lowest rank to highest rank
2. The Supervisor of Infrastructure & Asset Management (**IAM Supervisor**) will determine the number of applicants on the screening list to be selected in order to ensure the appropriate funding available is expended within the required time period. This list will then be forwarded to **ISS Staff**.
3. **ISS Staff** will contact client and send applications to the selected applicants by mail or email.
4. **ISS Staff** will visually verify personal documents (current mortgage value, new mortgage value, debt to equity ratio, interest rates, purpose for refinancing, current income and assets).
5. **ISS Staff** determine that the client is ineligible at this point, a denial letter will be issued to the client and their file will be archived in the electronic management system.
6. When **ISS Staff** determine that the client is eligible based on income and assets, notice through the electronic management system of the completed applications will be given to the **IAM Supervisor**.
7. If the applicant is an Ontario Works or ODSP Social Assistance Recipient (SAR), they are not required to sign the application. If the applicant is ‘low income’ (Non-SAR), they are required to sign the application.
8. On all eligible files, the **IAM Supervisor** will advise the Inspector to review the properties to assess the required repairs. **Finance AA** will request a title search from legal in order to determine whether a lien or a mortgage will be applied. Liens will be applied on all files under \$25,000 and in general mortgages will be files on title for all files over \$25,000.

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9. The **Inspector** is provided the contact information for eligible individuals and will inspect the properties. The Inspection report will advise if the house is viable, all of the work that could be done and the most appropriate repairs to be completed with estimates. The **IAM Supervisor** will determine whether the property maintains a minimum of 20% equity position after repairs are completed.
10. The **IAM Supervisor** will review the inspector recommendations.
11. A client found ineligible will be advised by **ISS Staff** through a denial letter.
12. **ISS Staff** will provide the client with confirmation of eligibility, and documentation for the scope of repair work. Client locates and contacts their preferred contractors (ideally 3) to obtain quotations/estimates and then submits them to **ISS Staff** which they will file electronically.
13. **IAM Supervisor** reviews the estimates provided by the client and the lowest, most appropriate estimate with the least risk is approved.
14. **IAM Supervisor** will advise client which contractor was approved, specifies the scope of work that will be approved and whether a lien or mortgage is required.
15. **Finance AA** provides documentation to the **ISS Staff** to be completed with the client when the successful contractor completes the work.
16. In the event that there are “unforeseen conditions”, the homeowner will be asked for a change request from their contractor with complete costing for the additional work. **IAM Supervisor** will send change request for determination of RLF to **Director of Integrated Social Services**. The homeowner will be asked to fund the additional costs by **ISS Staff**. If the homeowner cannot afford the additional costs, **ISS Staff** may consider looking at eligibility for RLF funds with Director of Integrated Social Services.
17. Once work is complete, the client will provide invoice/receipts to **ISS staff** and provide confirmation that the renovations are to their satisfaction on the prescribed form. Information will get scanned in the electronic management system.

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18. Once approved by **IAM Supervisor**, the finance department will issue payment.

19. **Finance AA** executes lien or mortgage registration unless the dollar amount changes in which case **ISS Staff** will meet with the client to re-sign appropriate mortgage or lien documents.

20. Documentation to be stored in the electronic filing system. Documents are required to be kept for the life of the loan/mortgage (10 years for single family dwelling, 15 years for Multi-family) or until the property is sold and the remaining funds returned to the Manitoulin-Sudbury DSB. Funds returned are directed to the Ontario Renovates Revolving Loan Fund (RLF).

### **Request for Internal Review**

If an applicant or recipient disagrees with a decision, he/she must request an internal review within 30 calendar days from the day the decision is received or deemed to be received. The request must be made in writing.

Written requests for internal reviews may be submitted by letter/note signed by the applicant or recipient.

The letter/note should include:

- A statement indicating that the applicant or recipient wishes to have the decision reviewed;
- The reason he/she disagrees with the decision; and
- The name, property address and signature of the applicant or recipient requesting the review.
- The review will be completed by the Case Presenting Officer.

### **Ontario Renovates Revolving Loan Fund (RLF)**

The Manitoulin-Sudbury DSB procedure for emergency home repairs is to fast-track unplanned, urgent repairs. The funding will be provided through the Ontario Renovates Program Revolving Loan Fund (RLF). The Ontario Renovates Revolving Loan Fund is the source of funds to support this homelessness prevention.

This is for homes that require urgent repairs necessary to maintain the safety of the home and the health of its residents at risk of imminent homelessness. These repairs are intended to prevent a household from becoming homeless and

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assisting households at risk of becoming homeless retain their housing.

**Eligibility Criteria for Emergency Funding for Homelessness Prevention:**

- Families and/or individuals who have met with unexpected and/or uncontrollable home repair needs that impact the safety of the home and the health of its residents.
- All individuals applying must demonstrate that they have exhausted all other possible financial resources including disposition of assets where reasonable.

For RLF projects, the Healthy Communities Fund Application is required to be completed to be considered for funding.

SAR (social assistance recipients) they are not required to sign the application. If the applicant is 'low income' (Non-SAR), they are required to sign the application.

The funding is up to a maximum of \$10,000 and a lien will be applied only where required by legislation, regulations or directive.