

Manitoulin-Sudbury District Services Board POLICY & PROCEDURES MANUAL	
Section: I. Social Housing	Effective Date: Mar. 1, 2015
Topic: 10 Investment in Affordable Housing	New
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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. DSB staff will prepare the Program Delivery and Fiscal Plan as required by the Ministry of Municipal Affairs and Housing.

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 [Investment in Affordable Housing Program Guidelines](#) and DSB priorities across all communities.

PROCEDURE

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](#) and submitting it to any of the DSB offices.

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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:

- 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
 - Foundations
 - 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.

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- 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 and that are agreed to by the Ministry.

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.

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

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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.
- 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).

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

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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 \$50,000, however in extraordinary circumstances the CAO 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 CAO 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.
- Registered Retirement Savings Plans (RRSP), Register Retirement Income Funds (RRIF) and Registered Education Savings Plan (RESP) will not be included when considering assets for the purposes of Ontario Renovates eligibility.

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 provided by the Ministry.

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.

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The cumulative value of the loan plus legal fees and taxes will be secured as an encumbrance against the property in the form of a Lien for projects under \$25,000 or a Mortgage for projects over \$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 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**

In the unlikely event that a property (with a Mortgage from this program) incurs damage and an insurance claim is engaged, as long as the property is generally rebuilt to the same condition, finishes and size as original, the DSB would approve refinancing.

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.

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.

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Repayments made to the DSB are to be reinvested into Ontario Renovates projects unless otherwise directed by the Ministry.

The Manitoulin-Sudbury DSB may take legal steps to recover funds from clients 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.**

Emergency Funding for Homelessness Prevention

The Manitoulin-Sudbury DSB procedure for emergency home repairs is to fast-track unplanned, urgent repairs.

This is for homes that require repairs necessary to maintain the safety of the home and the health of its residents. These repairs are intended to prevent a household from becoming homeless and assisting households at risk of becoming homeless retain their housing.

Staff will also explore and exhaust all other funding sources available for emergency home repairs. Other funding sources may include but are not limited to the Healthy Communities Fund (HCF), Home and Vehicle Modification Program, the Healthy Homes Tax Credit and Ontario Disaster Relief Assistance Program (ODRAP).

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

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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.
- All individuals applying for the emergency funding must meet the full requirements of the Ontario Renovates program.

Funding

The funding will be provided through the Ontario Renovates Program but in situations where the program allocations have been committed, the DSB may consider accessing funds from the Revolving Loan Fund (RLF).