



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

HOUSING SERVICES

Frequently Asked Questions

NORTHERN HOME REPAIR PROGRAM

What repairs are covered under the Northern Home Repair Program?

Answer: There are a number of repairs that can be covered under the program, some of which include electrical, plumbing, wells and septic systems, heating, foundations, roofing, windows, doors and repairs to increase mobility in the home. A Program Technical Advisor would meet with the qualified homeowner in their home and identify the repairs that can be covered under the program.

Are there any costs to the homeowner?

Answer: No. As long as the homeowner continues to own the home and reside in the home over the next ten years there is absolutely no cost to the homeowner. The program is funded by the Federal and Provincial Government and approved funds are in the form of an interest free forgivable loan. Forgiveness is earned at a rate of 10% per year.

How do I apply for the Northern Home Repair Program?

Answer: An application can be mailed to you by calling our office at (807) 766-2111 Extension 4070 or 766-2104, or picked up at the office at the District of Thunder Bay Social Services Administration Board (TBDSSAB) 34 N. Cumberland Street, 5th floor, Thunder Bay, Ontario or can be downloaded from the internet – www.tbdssab.on.ca – Housing – Social Housing in the District of Thunder Bay. Page 3 of the application lists the documentation required to submit with your application. Eligibility will be determined once all the documentation has been received. Some of the eligibility criteria includes total household income, assets, and the value of your home.

How much money can I receive under the program?

Answer: A homeowner may receive up to \$25,000. The actual amount received depends on the repairs approved under the program. The Program Technical Advisor (PTA) will identify the approved repairs as either mandatory or eligible. Mandatory repairs are essential to ensure your home is safe and may include electrical, plumbing, fire safety, roofing, accessibility repairs, etc. Eligible repairs are all other repairs that fall under the program guidelines. All of the mandatory repairs must be completed within the funding limits of the program. If there are sufficient funds remaining, the homeowner determines which eligible repairs they would like completed within the funding limits of the program.

Can I do the repairs myself?

Answer: No. Homeowners cannot complete the repairs themselves. Repairs must be completed by a contractor. The contractor cannot be a relative and they must have a GST/Business Number.

General Process with Timelines

Answer:

- 1) Once applications are received with all requested documentation, processing during non-peak times takes approximately 2 weeks.
- 2) If you are deemed eligible based on the program guidelines, a home inspection will be arranged by the TBDSSAB. The PTA will contact you to arrange the date and time of inspection. The PTA will complete a work description outlining eligible and mandatory repairs, during non-peak times this stage takes approximately 2 weeks.
- 3) The TBDSSAB will provide you with copies of the work description report that you must use to obtain a minimum of 3 quotes from 3 separate contractors. The time period is dependant on your ability to obtain quotes.
- 4) The TBDSSAB representative will review the quotes with you and you will choose a contractor to complete the work. A loan security document (eg. promissory note or mortgage) will be prepared for your signature. All the necessary documentation required is forwarded to TBDSSAB Manager Housing Services for approval and then to the Ministry of Municipal Affairs and Housing (MMAH) for final approval. The time period is approximately 1-2 weeks.
- 5) The TBDSSAB then sends you an approval letter and you call your contractor to commence work. The homeowner is responsible to make suitable contractual arrangements with the contractor(s).
- 6) The TBDSSAB is the funding agent, who issues payments on the homeowner's behalf to the contractor. As the repairs are completed and payment is requested, original invoices will be processed by the within 30 days upon receipt of both the PTA inspection request form and the original invoice.

NOTES: Projects are to begin within two (2) months of approval and completed within six (6) months. If the contractor encounters unforeseen costs and additional repairs are required, the TBDSSAB must be advised and prior approval must be granted before proceeding.