



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Northern Home Repair Program (NHRP) Application

(The District of Thunder Bay Social Services Administration Board, herein after known as "TBDSSAB")

Owner(s) Name:

Last First D.O.B.

Last First D.O.B.

Last First D.O.B.

Property Address:

Town Province Postal Code

Mailing Address:

(For rural addresses – if different from above)

Town Province Postal Code

Legal Description:

(Where work will be done)

Lot Concession Township

Telephone:

() _____
Home Alternative

LIST ALL Other Household Members & their income (attach additional sheet if required)

Full Name	Age	Relationship to Owner	Annual Income (instructions p 3)
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Total Household Income: \$

Total Assets:

(bank accounts, bonds, investments, RRSP's, second properties)

Age of House: _____ **Type of House:** Single Semi Duplex Row
 Mobile Home _____ (serial no.)
 Other: _____

Value of House: \$ _____

Have you received any other federal or provincial government assistance for your home (e.g. RRAP) Yes No
 (If yes, from what agency):

 Name of Agency

 (Date)

 Name of Agency

 (Date)

Are the Repairs Required for Urgent Health and Safety Reasons? Yes No
Are the Repairs to Improve Accessibility for Persons with Disabilities? Yes No

Briefly describe repairs and/or modifications required (Attach additional sheets if required):

Loan Forgiveness:

Forgiveness of the loan will be earned by the homeowner at a rate of **10% per year over a period of 10 years**. To earn forgiveness, applicants must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the program.

PLEASE NOTE: Additional information may be requested in order to confirm eligibility for assistance.

Declaration:

I declare that all information given in this application is correct and is complete to the best of my knowledge. The application and supporting documents become the property of the District of Thunder Bay Social Services Administration Board (TBDSSAB). Personal information contained on this form or in attachments is collected by TBDSSAB pursuant to the Municipal Freedom of Information and Protection of Privacy Act, (R.S.O. 1990, c.M.56). This information will be used to determine eligibility for the Northern Home Repair Program. Personal information will be disclosed to the TBDSSAB, the Ministry of Municipal Affairs and Housing, and other municipal/provincial and federal departments and agencies that assist in the provision of affordable housing and to social agencies providing financial assistance to the applicant. Information provided by the household may be shared as described above for the purposes of making decisions, verifying eligibility for assistance, or reporting under all components of the Canada – Ontario Affordable Housing Program. The applicant consents to the verification, disclosure, and transfer of information given on this form and attachments by or to any of the above entities and will provide any required supporting material as requested.

Pursuant to the Municipal Freedom of Information and Protection of Privacy Act; I give my consent and authorization to the District of Thunder Bay Social Services Administration Board (TBDSSAB) to:

(1) make inquiries to verify that the information given in this application is true and complete, and I authorize any person, corporation, government agency, or any social agency having knowledge of required information to release such information to TBDSSAB upon request. I agree to provide any supporting material required for my application upon request of TBDSSAB.

(2) disclose the information given on this form to the TBDSSAB, the Ministry of Municipal Affairs and Housing and other municipal, provincial, and federal departments and agencies that assist in the provision of affordable housing and social services providing financial assistance to me and persons on this application. I understand that it is my responsibility to inform the TBDSSAB of any changes in information within 15 days of the change. (i.e., change of address, telephone number, family composition, type or amount of income). I agree to provide any supporting material or documents as required by the TBDSSAB, its administrators and/or the Ministry of Municipal Affairs and Housing and other municipal, provincial, and federal departments and agencies as requested to determine eligibility for the NHRP.

I hereby declare that the property described in this application is the **sole and principal residence** of all household members, AND THAT the Household **does not possess assets** as described in the TBDSSAB Delivery Guidelines **in excess of \$20,000**, AND THAT the outstanding value of liens, mortgages, or debts of any type against or concerning the property does not exceed 90% of the property's current market value, and will not exceed 90% subsequent to registration of the NHRP mortgage on title, AND ALSO THAT I understand that any funds provided under the NHRP are in the form of a forgivable loan which must be paid back to TBDSSAB according to the terms of the promissory note/mortgage agreement if I/we are in default of the terms of the mortgage agreement or are found in TBDSSAB's sole discretion to have made false or misleading statements related to my/our application to the NHRP and may be liable for the administration costs.

I further confirm that I have read and understand the conditions and requirements of the NHRP application process Yes _____

_____ Owner Signature	_____ Date	_____ Owner/Spouse Signature	_____ Date
_____ Owner Signature	_____ Date	_____ Owner Signature	_____ Date

(1) Eligibility Criteria:

Use the following checklist to make an initial assessment of whether you may be eligible to receive assistance under the NHRP:

- ✓ The market value of your home must be at or below the average market selling price for your community as determined annually by CMHC (\$169,759 approximately).
- ✓ Qualifying homeowners must reside within the jurisdiction of the TBDSSAB
- ✓ Projects eligible for NHRP assistance must be the *sole* and *principal* residence of the applicant(s).
- ✓ Your total household income is below the program's established guideline for your family size.
- ✓ Your cash and assets are below \$20,000 (bank account, bonds and investments, RRSP's)
- ✓ You must have no outstanding property tax, municipal water, or mortgage arrears on the property.
- ✓ You must have insurance coverage for the full replacement value of the building.
- ✓ Only properties that have been constructed and occupied for a minimum of five years are eligible (check with TBDSSAB for possible exceptions).
- ✓ Applicants and/or properties in receipt of other government assistance or subsidies related to Housing (such as **RRAP**, Project Development Funding, Seed Funding) **do not** qualify for the NHRP.
- ✓ If there are registered owners who do not reside at the address a Non-participating Owner Agreement must be signed by all registered owners.
- ✓ Dwellings must be substandard or deficient and require repair that brings them up to a reasonable standard. Eligible services for homeowners may be in one or more of the following categories:
 - Structural
 - Plumbing
 - Heating
 - Electrical & Fire Safety
 - Septic Systems and Well Water
 - Improved Accessibility for Persons with Disabilities

NOTE: Applicants who have made a false declaration as part of their application and are found not eligible for the program may be liable for all costs (including legal, administrative, and other costs) incurred by TBDSSAB in processing the application.

(2) Document Checklist:

Ensure **all** documentation is submitted to our office to avoid any delay in processing your application:

- Yes No Application is signed by all registered property owners.
- Yes No Notice(s) of Assessment from Canada Revenue Agency for all household members 16 years of age or older (to obtain a copy call Revenue Canada: 1-800-959-8281)
- Yes No Current Municipal Property Tax Bill (including assessed value of property)
- Yes No House Insurance (value & period of coverage and verification of payment)
- Yes No Current water bill
- Yes No Letter from bank or creditor(s) indicating balance owing and status of mortgage/loans against the property
- Yes No Property Title search (PIN) from Land Registry Office – 189 Red River Road, Thunder Bay, ON P7B 1A2. Phone number: (807) 343-7436
- Yes No Letter from medical doctor certifying disability and necessary home accommodations if applying for accessibility repairs.

Step by Step Guide

Step 1- Completing the Application

The application must be signed and dated by the registered owner(s) and submitted with all supporting documentation (as listed on page 3 of the application).

Step 2- Property Inspection

If you are deemed eligible based on the program guidelines, a home inspection will be arranged by TBDSSAB. The program technical advisor will contact you to arrange the date and time of inspection. The program technical advisor will complete a work description outlining eligible and mandatory repairs that can be completed under the program guidelines.

Step 3- Obtaining Quotes

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. Contractors must have a HST/Business Number.

1. consult the Yellow Pages and/or contact your local Better Business Bureau to advise you on the reputation of the contractor;
2. contact your local Canadian Home Builders Association who may be able to provide the names of members who do repairs.;

Step 4- Signing the Agreement

A representative from the TBDSSAB will review all the quotes with you. Based on the work to be completed by the selected contractor(s) a loan security document will be prepared (If required, a mortgage may be registered against the property) which includes the costs of repairs, permits, inspector fees and administration costs.

Remember, before any work can begin, you must wait until you receive written notification from TBDSSAB that your loan is approved and the repairs that may be completed based on the contractors you selected..

Step 5- Final Approval

When you receive your approval letter, you **must** call the contractor to start the work.

It is important that you enter into a contract with the contractor to cover all the key points relating to the repair work outlined in the work description, and should include both a start and completion date. Repairs must start within (2) two months from signing the security document and be completed within (6) six months from that date. It is the homeowner's responsibility to check with local building authorities to ensure they obtain the required permits for repairs being completed.

NOTE: you will be signing the contract to have the work done, therefore it is your responsibility to see that the contractor lives up to the obligations described in the contract. The relationship is between the homeowner and the contractor. The TBDSSAB does not resolve any disputes between the homeowner and the contractor and only acts as the lending agency. Do not sign the contract before you have received your written approval.

Step 6- Once the Repair Work Begins

Homeowners must monitor the work as it is being completed. As the repairs are completed the contractor will submit invoices to the homeowner. Original invoices are to be submitted to the TBDSSAB. The program technical advisor will be contacted to arrange for an inspection to complete an inspection report which the homeowner signs approving payment and acceptance of work. The program technical advisor will be checking to ensure the work meets local building codes and the TBDSSAB's other specifications. For some types of repairs (for example, plumbing, electrical) where a provincial or municipal permit is required, an inspection from the governing agency will be required. Cheques will be issued by the TBDSSAB and made payable to both the contractor and home owner and mailed to the contractor.

If the contractor encounters unforeseen repairs and additional work will be required at a cost to the homeowner, the work must stop and the homeowner must notify the TBDSSAB and approval must be granted before proceeding.

Step 7 - After the Repair Work is Complete

Upon completion of the repairs, you will receive a revised forgiveness schedule to reflect the actual costs of your project.

You will now want to keep your home in good condition. Proper maintenance will not only save you money in the long run, it will also keep your home safe and comfortable for all who live in it. If you are not sure about what will help, get some tips from home maintenance books or from your local building supply center. These centers and publications offer tips for doing repairs to your home and day to day maintenance. Your home and your family are worth the extra care.

Return Completed Applications to:

CLIENT SERVICES DIVISION
The District of Thunder Bay Social Services Administration Board
c/o 34 North Cumberland Street, 5th Floor Thunder Bay ON P7A 8B9
Telephone (807) 766-2111 ext 4070
Fax (807) 344-4543