

APPLICATION

Ontario Renovates - Northern Remote Communities



Métis Nation of Ontario

ABOUT THE PROPERTY OWNER(S)

Property Owner(s):

Last Name	First Name
Last Name	First Name

Mailing Address

Street No. Street Name, RR #, PO Box #, etc.		
City/Municipality	Province	Postal Code
Home Telephone	Work/Cell Telephone	Email
Language <input type="checkbox"/> English <input type="checkbox"/> French	Aboriginal (Métis, Status or non-status First Nation, Inuit): <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify:	Client Type <input type="checkbox"/> Senior <input type="checkbox"/> Family <input type="checkbox"/> Single <input type="checkbox"/> Person with Disabilities

Other Household Members (Attach additional sheet, if required):

Full Name	Relationship to Owner	Over 16 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Full Name	Relationship to Owner	Over 16 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Full Name	Relationship to Owner	Over 16 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Full Name	Relationship to Owner	Over 16 years? <input type="checkbox"/> Yes <input type="checkbox"/> No

ABOUT THE PROPERTY

Property Address:

Street Address, RR #, PO Box #, etc.			
City/Municipality	Province	Postal Code	
Type of Housing <input type="checkbox"/> Single <input type="checkbox"/> Semi-detached <input type="checkbox"/> Duplex <input type="checkbox"/> Row <input type="checkbox"/> Mobile Home <input type="checkbox"/> Other, specify:			
Age of House	Property Value:	Number of Bedrooms:	Approximate house size:
Mortgage payments up-to-date? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> No Mortgage	Property taxes up-to-date? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have property insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Has your property received previous Government Assistance?

(i.e. Investment in Affordable Housing for Ontario Program IAH (2014 Ext), Investment in Affordable Housing for Ontario (IAH) (2014 Extension) program, Affordable Housing Program, Residential Rehabilitation Assistance Program, Community Homelessness Prevention Initiative, etc.)

<input type="checkbox"/> Yes * <input type="checkbox"/> No	*If yes, specify program, date, amount of funding, type of work approved and reference number, if applicable:
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INCOME INFORMATION

Total household income Includes gross income from all sources for all persons 16 years of age or older. Verification of income must be provided and attached to the Application.

Source of Income	Homeowner	Homeowner/ Spouse/ Partner	Children/ Dependents	Other Household Members
Employment Income				
Pension Income				
Employment Insurance income				
Social Assistance Worker's Compensation				
Bank interest, investment and dividend Income				
Child Tax Benefit				
Alimony or child support income				
Self-employed or seasonally employed earning				
Other income, please specify:				
Total income from all sources				
Total gross household income				

REQUIRED REPAIRS

Describe the repairs required:

<input type="checkbox"/> Structural	_____
<input type="checkbox"/> Electrical	_____
<input type="checkbox"/> Heating	_____
<input type="checkbox"/> Plumbing	_____
<input type="checkbox"/> Fire Safety	_____
<input type="checkbox"/> Overcrowding	_____
<input type="checkbox"/> Other, specify:	_____

MODIFICATIONS FOR PERSONS WITH DISABILITIES:

Describe repairs and/or modifications required:

COMPLETING THE APPLICATION

Did someone assist you in completing this application? <input type="checkbox"/> YES <input type="checkbox"/> NO	
If yes, please check the box that describes that person:	
<input type="checkbox"/> Medical Professional <input type="checkbox"/> Volunteer <input type="checkbox"/> Social Worker <input type="checkbox"/> Family, Friend, or Neighbour <input type="checkbox"/> Other, specify:	
Contact Name:	
Telephone: () _____	Email:

LOAN FORGIVENESS:

Funding is provided in the form of a forgivable loan to the homeowner based on approved work items. The period of forgiveness is ten (10) years, forgiven at an equal rate per year over the 10 year term. The earning of loan forgiveness begins on the date of repair completion. Funding for accessibility repairs up to \$5,000 is in the form of a grant/contribution without an affordability period and does not require repayment provided the funds are used for their intended purpose.

To earn forgiveness, applicants must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the program. If the homeowner sells or vacates the home during the affordability period, they are responsible for paying back any outstanding loan amount. Alternatively, an eligible new buyer, as determined by the Province, may request approval to take on the conditions of the loan in order for the home to remain affordable. All such requests must be approved by MMAH as outlined in Letter of Agreement.

PLEASE NOTE: **Additional information may be requested to confirm eligibility for assistance.
Applying for the program does not guarantee approval.**

DECLARATION:

I/we hereby declare and certify that the above information is correct. I/we understand that this is an application for a forgivable loan under the Ontario Renovates – Northern Remote Communities component of the Investment in Affordable Housing for Ontario (IAH) (2014 Extension) program, the purpose of which is to allow the Minister of Municipal Affairs and Housing (the “Ministry”) to determine if the homeowner and the home are eligible.

Personal Information contained in this form or any attachments hereto is collected by Métis Nation of Ontario Secretariat on behalf of the Ministry for the purpose of Section 4 of the *Ministry of Municipal Affairs and Housing Act*, R.S.O. 1990 c.M. 30. The information will be used to determine eligibility for, and in connection with the administration of, the Ontario Renovates – Northern Remote Communities component of the Investment in Affordable Housing for Ontario (IAH) (2014 Extension) program. The applicant(s) consent(s) to such collection and use and to the disclosure of the information to the Ministry and/or Canada Mortgage and Housing Corporation for such purpose. Any questions regarding the collection, use or disclosure of this information should be directed to the Senior Information and Privacy Advisor of the Corporate Services Unit, Corporate Services Branch at the Ministry of Municipal Affairs and Housing at 777 Bay Street, 17th Floor, Toronto, Ontario, M5G 2E5.

The undersigned consent(s) to such collection, use and disclosure of the information.

_____	_____	_____	_____
Property Owner's Signature	Date	Spouse/Co-Owners Signature	Date
_____	_____	_____	_____
Co-owner's Signature	Date	Co-owner's Signature	Date

About the Program

The Ontario Renovates-Northern Remote Communities component of the Investment in Affordable Housing for Ontario program (IAH) (2014 Extension) aims to assist low to moderate income home owner households in remote areas to repair their homes and bring them up to acceptable standards while improving the energy efficiency of residences. This program also offers a grant/contribution without an affordability period, portion designed to increase accessibility through modifications and adaptation.

General Eligible Repairs

- Major repairs and rehabilitation required to make the house safe while improving energy efficiency, including:
 - Heating Systems
 - Chimneys
 - Doors and Windows
 - Foundations
 - Roofs, walls, floors and ceilings
 - Vents and louvers
 - Electrical Systems
 - Plumbing
 - Septic systems, well water and well drilling
- Remediation for an overcrowded dwelling through the addition of habitable living space
- Modification to increase accessibility related to housing and reasonably related to the occupant's disability

Terms of the Loan

Funding is provided in the form of a forgivable loan to the homeowner based on approved work items. The period of forgiveness is ten (10) years, forgiven at an equal rate per year over the 10 year term. The earning of loan forgiveness begins on the date of repair completion. Funding for accessibility repairs up to \$5,000 is in the form of a grant/contribution without an affordability period and does not require repayment provided the funds are used for their intended purpose.

The outstanding amount of the forgivable loan must be repaid should any of the following occur:

- The house is sold
- The homeowner ceases to occupy the unit as a sole and principal residence
- Death of the homeowner

The original loan amount must be repaid if any of the following occur:

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

Eligibility Criteria

- Your total household monthly income must be at or below the 60th percentile for the area in which you reside;
- The market value of your home must be at or below the average MLS resale price in your area;
- You must reside in a remote community with a population of 2,500 or less in the districts of Kenora, Rainy River, Thunder Bay, Algoma, Timiskaming, Cochrane, Sudbury, Manitoulin, Parry Sound or Nipissing;
- The house where the assistance is required must be the sole and principal residence of the applicant(s); and,
- Your house must be substandard or deficient, and require repair to bring it up to a reasonable standard.

What to Include with the Application

Verification of Income

You must provide verification of your Total Gross Household Income from all sources for all household members 16 years of age or older. Income Includes:

- Salaries, wages, commissions, bonuses, tips and gratuities (submit Cheque Stubs, Tax Return);
- Annual Income from any form of self-employment including an owned business less itemized deductions, as allowed by Revenue Canada, plus any capital cost allowance used as deduction;
- Social Assistance (ODSP and Ontario Works) and Unemployment Benefits;
- Worker's Compensation or other industrial accident insurance payments made because of illness or disability;
- Canada Pension, Old Age Security, Federal Guaranteed Income Supplement, and Spouse's Allowance, and financial assistance under the Ontario Guaranteed Annual Income System (GAINS);
- Pensions, benefits and annuities;
- Alimony, separation, maintenance or support payments;
- Gains from investments including dividends, stocks, shares, and other securities and, where the actual income cannot be determined, an imputed rate of return set by the latest Canada Savings Bonds rate is to be used;
- Interest income from savings or chequing accounts in a bank, trust company or union; and/or
- Interest earned or payable from bonds, debentures, term deposits or investments, certificates, mortgages, capital gains or lump sum payments or other assets.

Application Checklist

Please use the following checklist to ensure all information and documentation is provided to our office for review in order to avoid any delay in acknowledging your application:

- Current Verification of Income attached for all household members 16 years of age or older
- Current Property Assessment confirming value of house.
- Current Property Tax Bill.
- Current Water Bill (if applicable)
- Title Search from Land Registry Office
- Confirmation of Insurance
- Confirmation of mortgage balance and payment status
- Letter from doctor explaining disability and modifications required to home (if applicable).
- Other: _____
- Other: _____

Return Application to:

Infinity Property Services
226 S. May Street, South
Thunder Bay, Ontario P7E 1B4
Tele (807)626-9030 Toll free 800-891-5882 Fax 807- 626-9030