

Niagara Renovates Program Homeowner Repairs Application

Mailing Address:

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Please complete and return this form.

Households are allowed one application under the Niagara Renovates Program. **Applications must be complete with all supporting documentation attached.**

Owner Of The Property

Last name: _____ First name: _____

Martial status: _____ Work number: _____

Home number: _____ Cell number: _____

Email: _____

Names of any other person on title to this property: _____

Client type: Senior Citizen Family Individuals 18-54 Persons with Disabilities

Address

Full Address: _____

City/Town: _____ Postal code: _____

People Living in Household

Homeowner(s) (print names)	Status in Canada (Canadian Citizen, Permanent Resident, Refugee/ Claimant, Landed Immigrant, Aboriginal Status)

Repairs Needed

Identify and describe problem areas that exist in the home. If you or a member of your household has a disability, describe the disability and special modifications required to your home to enable this person to continue to live independently in the home.

Structural work required (Note: garages and unattached dwellings on your property do not qualify):

Heating work required:

Plumbing work required:

Electrical work required:

Utilities: Water, gas, and/or hydro have been shut off or shut off is imminent.
(Attach correspondence from utility company).

Fire safety work required:

Accessibility modifications work required:

Other work required:

Note: When it is not evident that modifications are related to the disability, Niagara Region Housing Services may require confirmation from a qualified professional (e.g. doctor or physiotherapist).

Total Monthly Household Income (Total amount before taxes and deductions)

You must state all sources of income and assets for each member of your household, 16 years of age or older. Proof of income is required (i.e. photocopies of the last eight weeks of pay stubs; copy of benefit cheques and three months bank statements or current bank books showing last three months of direct deposits). If any household members 16 years of age and over are attending school full-time, attach proof of attendance at school.

Asset limit: If total assets are over \$40,000, you do not qualify for the Niagara Renovates Program.
Maximum household income: one bedroom = \$56,000; two bedrooms = \$65,500; three bedrooms = \$71,000; four plus bedrooms = \$83,500

Source of Income	Homeowner	Spouse/ Partner	Children/ Dependents	Other Household Members
Employment: Gross salary, wages, commissions, part time earnings, self-employment, overtime, bonuses, tips and gratuities				
Ontario Works/Ontario Disability Support Program (ODSP)				
Canada Pension (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), Guaranteed Annual Income Supplement (GAINS)				
Employment Insurance (EI)				
Worker's Compensation (WSIB)				
Child support/alimony/spousal support/sponsorship income				
Bank interest/investment and dividend income				
Pension/disability pension/private pension/other country pension				
Other income (please specify)				
Total from all income sources				

Total gross monthly household income:

Total assets (Registered Retirement Savings Plan (RRSP), investments, savings, etc.):

Note: Proof of all income sources is required with this application, together with a copy of your previous year's Notice of Assessment from Canada Revenue Agency.

Application Assistance

Would complete this application if it was only offered online? Yes No

Did anyone provide assistance completing this application form or the worksheets? Yes No

If yes, please check the box that describes the person who primarily provided assistance:

Medical Professional

Family

Other - Describe other:

Volunteer

Friend or Neighbour

Social Worker

I/We, the applicant(s), hereby authorize Niagara Region Housing Services and/or its authorized representatives to contact the person who provided assistance in completing this form should clarification be necessary.

Applicant signature:

Funding From Other Sources

Funding from other sources, in any form (e.g. grants, loans, etc.) received or expected to be received (including any funding applied for) must be disclosed.

I will be seeking or have received funding from other sources for repairs/renovations (e.g. grants, loans, etc.)

Describe funding from other sources that you will be seeking:

Terms and Conditions

1. Niagara Region Housing Service and/or its authorized representatives or agents may carry out the necessary inquiries for the purpose of confirming the information provided in this application form, including conducting a title search of the property. (The costs of the title search will be included in the total approved funding amount).
2. Any work carried out before written confirmation of final approval from Niagara Region Housing Service is not eligible for assistance.
3. The amount of funding is based on the actual costs of the repairs/modifications approved by Niagara Region Housing Service, up to the maximum allowed.
4. The entire amount of the forgivable loan, if approved, may only be used to finance the Niagara Region Housing Service approved repairs/modifications for the property.

5. The forgivable loan will be subject to the terms and conditions set out in the final letter of agreement and related documentation (mortgage/charge). The total amount of the loan will be written off at an equal rate over a 10 year period. The loan is not repaid if the homeowner(s) remain as owner(s) and live in the home during the 10 year forgivable period.
6. The mortgage/charge will be registered on title by Niagara Region Housing Service. (The associated costs will be included in the total approved funding amount).
7. The homeowner will not receive final approval to proceed with the work until all the mortgage/charge has been registered on title.
8. In the event that any terms and conditions of the letter of agreement are not met or that a false declaration is knowingly made, Niagara Region Housing Service shall have the right to cancel the approval and recover all paid funds (plus interest).
9. If the application is approved for Niagara Renovates funding, the homeowner(s) will not be eligible to reapply for the Niagara Renovates Program until the 10 year forgivable loan period has expired.

I/We acknowledge and understand that the terms and conditions shall apply to this application and if assistance is approved, to any subsequent loan

Declaration

1. I/We hereby confirm that to the best of my/our knowledge the information provided is complete and accurate in every respect, and I/we have included all sources of income.
2. I/We hereby confirm that I am/we are the owner(s) of the dwelling and no other person is the owner. Attached is a copy of my/our driver's license(s), or passport(s) or other picture ID as verification.
3. I/We acknowledge that a title search of the property will be conducted.
4. I/We hereby acknowledge that the mortgage/charge will be registered on title by Niagara Region Housing Services.
5. I/We acknowledge that final approval from Niagara Region Housing Services to proceed with the work will not be received until the mortgage/charge has been registered on title.
6. I/We hereby authorize the inspection of this property as required, on the understanding that any inspections conducted by Niagara Region Housing Services and/or its authorized representatives are for internal administrative purposes only and that such an inspection is not a guarantee that construction or renovation complies within the Building Codes and Standards. As owner(s), I/ we are responsible to ensure that the quality of workmanship and materials meet contract and agreement specifications, and all Building Codes and Standards.
7. I/We hereby confirm that my/our mortgage and property tax payments are up-to-date and not in default, and the property is not under foreclosure proceedings.
8. I/We hereby confirm that my/our property insurance is current (copy of insurance policy attached).
9. I/We hereby confirm that the value of my/our property meets the program eligibility criteria (copy of recent Municipal Property Assessment Corporation (MPAC) Property Assessment or Property Tax Bill is attached).
10. I/We hereby confirm that program funds cannot be used for deposits to contractors.
11. I/We have read, understood and agree to the terms and conditions listed above.

All homeowners must sign the application

Owner #1 name (please print):

Owner #1 signature:

Date (mm/dd/yyyy):

Owner #2 name (please print):

Owner #2 signature:

Date (mm/dd/yyyy):

Owner #3 name (please print):

Owner #3 signature:

Date (mm/dd/yyyy):

Completed Application Checklist

Application Form

Completed application form signed and dated by all homeowners

- When there is one registered owner and the spouse/common law partner of this owner has an interest in the property, the owner and the spouse/common law partner must sign application form

Proof of Income

Proof of current gross monthly income for all household members (e.g. photocopy of pay stubs for a most recent period of eight consecutive weeks; photocopy of benefit cheque stubs)

Three month's most recent bank statements for all bank accounts

Copy of your previous years' Notice of Assessment from the Canada Revenue Agency

For household members 16 years of age and older and attending school full-time, attach proof of attendance at school.

Verification Required

Photocopy of driver's license(s), or passport(s) or other photo identification

Photocopy of your most recent Municipal Property Assessment Corporation (MPAC) Assessment or Property Tax Bill (showing the value of your home)

Photocopy of Current Insurance Coverage

Any personal information submitted will be collected, used and disclosed, where applicable, by members of Regional staff according to the Municipal Freedom of Information and Protection of Privacy Act. Any information you share will only be used for the intended purpose for which it was provided. For questions or comments about privacy practices, or for more information about the administration of the Municipal Freedom of Information and Protection of Privacy Act in Niagara Region programs see niagararegion.ca/government/foi.