



RENFREW COUNTY HOUSING CORPORATION

Wednesday, May 11, 2022

A meeting of the Renfrew County Housing Corporation Board of Directors was held on Wednesday, May 11, 2022 at 1:00 p.m. at the County of Renfrew Administration Building, Pembroke, Ontario.

Directors Present: Chair James Brose
Warden Debbie Robinson
Vice-Chair Cathy Regier
Councillor Debbi Grills
Councillor Ed Jacyno
Councillor Kim Love (attended virtually)
Councillor John Reinwald

Officers Present: Paul Moreau, Chief Executive Officer
Laura LePine, Chief Operating Officer

Staff Present: Craig Kelley, Director of Development and Property
Jennifer Dombroskie, Manager of Housing and Homelessness
Judy Mulvihill, Manager of Child Care and Early Years Services
Andrea Patrick, Manager of Ontario Works
Kevin Raddatz, Manager of Real Estate
Tina Peplinskie, Media Relations and Social Media Coordinator
Wendy Hill, Administrative Assistant

Chair Brose called the meeting to order at 1:00 p.m.

Chair Brose recited the land acknowledgement, identifying that the meeting was being held on the traditional territory of the Algonquin People.

The roll was called and no pecuniary interests were disclosed.

RESOLUTION NO. RCHC-C-22-05-30

Moved by Councillor Grills

Seconded by Councillor Regier

THAT the minutes of the Renfrew County Housing Corporation Board of Directors meeting held on April 13, 2022 be adopted. CARRIED.

Ms. LePine overviewed the Director's Report, which is attached as Appendix A.

Mr. Raddatz provided an update on the Community Housing Capital Projects.

RESOLUTION NO. RCHC-C-22-05-31

Moved by Warden Robinson

Seconded by Councillor Reinwald

THAT the Director's Report attached as Appendix A be approved. CARRIED.

Ms. Dombroskie overviewed the Manager, Housing and Homelessness Monthly Report, which is attached as Appendix B.

RESOLUTION NO. RCHC-C-22-05-32

Moved by Councillor Grills

Seconded by Councillor Jacyno

THAT the Renfrew County Housing Corporation Board of Directors approve that staff offer the Affordable Homeownership and Ontario Renovates programs to eligible homeowners starting June 6, 2022. CARRIED.

RESOLUTION NO. RCHC-C-22-05-33

Moved by Councillor Regier

Seconded by Councillor Reinwald

THAT the Renfrew County Housing Corporation Board of Directors approve Community Housing Directive 1 regarding Asset Limits for Rent-Geared-to-Income Subsidies. CARRIED.

RESOLUTION NO. RCHC-C-22-05-34

Moved by Councillor Love

Seconded by Councillor Jacyno

THAT the Manager, Housing and Homelessness Monthly Report attached as Appendix B be approved. CARRIED.

RESOLUTION NO. RCHC-C-22-05-35

Moved by Councillor Reinwald

Seconded by Councillor Grills

THAT this meeting adjourn and the next regular meeting be held on June 15, 2022. Time 1:28 p.m. CARRIED.

COUNTY OF RENFREW
COMMUNITY SERVICES DEPARTMENT
RENFREW COUNTY HOUSING CORPORATION

TO: Renfrew County Housing Corporation Board of Directors
FROM: Laura LePine, Director of Community Services
DATE: May 11, 2022
SUBJECT: Director's Report

INFORMATION

1. Community Housing Capital Projects Update [Strategic Plan Goal #2]

Attached as Appendix I is the Renfrew County Housing Corporation 2021 (Q4) Carry-Over Projects Update.

Attached as Appendix II is the Renfrew County Housing Corporation 2022 Capital Projects Update.

RCHC- 2021(Q4) Carry-Over Projects - Update

Location	Status				Comments
	Work Description	Budget	Quote	Status	
Vimy Family - Townhomes Renfrew	Front Porch replacement - family units				
	Porch areas 1-3		\$158,000	work in progress	90% completed ,anticipate 100% end of May
	Porch areas 4-10		\$410,000	work in progress	90% completed ,anticipate 100% end of May
Bronx& Reynolds - Pembroke	Window replacement -town houses	\$175,000	\$194,165	work in progress	95% completed ,anticipate 100% mid May
260 Elizabeth St. - Pembroke	Window replacement - apartment building	\$200,000	\$172,454	work in progress	95 % completed ,anticipate 100% in May
260 ElizabethA15:F15th St. - Pembroke	Brick repairs		\$48,100	Completed	Completd Jan 2022
425 Nelson - Pembroke	Window and siding replacement	\$66,220	\$52,187	Completed	Completd Feb 2022
435-481 Nelson St - Pembroke	Additional Fencing	\$194,800	\$270,006	work in progress	60 % completed ,anticipate 100 % end of May

RCHC-2022 Capital Projects > \$50K

Location	Work Description	Status			Comments
		Budget	Quote	Status	
425 Nelson Street	Asphalt shingle roof	\$60,000.00			
510 MacKay Street	Patio door replacement	\$50,000.00	\$57,776	Award to Valley Window & Door	Anticipate start date mid June
1030-1106 Lea St - (4) Townhome Blocks	Exterior windows	\$275,000.00	\$214,534	Award to Valley Window & Door	Anticipate start date August
75 Stafford Street	Plumbing fixture replacement (including bathroom vanities)	\$75,000.00			
130-144 Fraser, 135-147 Arnolds, 520-546 Nelson - (6) Townhome Blocks	Siding and soffits	\$170,000.00			
260 Elizabeth Street North	Patio and exterior fire doors	\$150,000.00	\$ 132,112	Award to Valley Window & Door	Anticipate start date mid July
174/178, 202 Massey, 220/350 Arith Blvd - (14) Duplex & (1) Single Fam	Massard roof	\$150,000.00			
	asphlat shingle replacement				
260 Elizabeth Street North	Flat roof replacement	\$250,696.00		RFP (4 locations)- engineering services	

55 Poplar	Flat roof replacement	\$175,000.00		RFP - engineering services	
63 Russell	Flat roof replacement	\$150,000.00		RFP - engineering services	
8 Burwash	Flat roof replacement	\$174,304.05		RFP - engineering services	
204/206-240/242 Cecil St	Furance replacements	\$75,000.00	\$ 69,977	Award to Valley Refrigeration	In Progress - contractor started installations

**COUNTY OF RENFREW
COMMUNITY SERVICES DEPARTMENT
RENFREW COUNTY HOUSING CORPORATION**

TO: Renfrew County Housing Corporation Board of Directors

FROM: Jennifer Dombroskie, Manager, Housing and Homelessness

DATE: May 11, 2022

SUBJECT: Monthly Report

INFORMATION

- 2022 First Quarter Community Housing Registry Waitlist Statistics
[Strategic Plan Goals #1, #2 & #3]**

	New Eligible Applications	Total Eligible Applications	Total # of Active Applicants	Eligible Transfer Applicants	Eligible Special Priority Applicants
Senior	5	74	89	16	0
Adult	100	651	735	39	9
Family	53	392	604	40	36
TOTALS	158	1117*	1428**	95	45

*1117 eligible applications as of March 31, 2022

Bedroom Size	Senior	Adult	Family
1	70	607	0
2	4	41	176
3	0	2	127
4	0	1	60
5	0	0	29
TOTALS	74	651	392

****1428 active applicants as of March 31, 2022**

Bedroom Size	Senior	Adult	Family	Dependents
1	85	696	0	0
2	4	39	255	158
3	0	0	194	253
4	0	0	96	178
5	0	0	59	126
TOTALS	89	735	604	715

2. Move Ins, Move Outs, and Internal Transfers Comparison (First Quarter 2022) [Strategic Plan Goal #1]

	Move Outs First Quarter 2022	Move Ins First Quarter 2022	Internal Transfers First Quarter 2022
Pembroke & Area	10	10	1
Renfrew	7	1	3
Arnprior	4	8	4

3. Landlord and Tenant Board Notices and Applications (First Quarter 2022) [Strategic Plan Goals #1 & #2]

First Quarter 2022	Arnprior	Renfrew	Pembroke & Area
N4's Issued	97	121	333
N5's Issued	5	5	18
N6's Issued	0	1	1
N7's Issued	0	0	1
L1's Issued	3	5	10
L2's Issued	0	2	2

N4 Notice to Terminate a Tenancy Early for Non-Payment of Rent

N5 Notice to Terminate a Tenancy Early

N6 Notice to Terminate a Tenancy Early for Illegal Acts

N7 10-Day Notice to Terminate a Tenancy Early

L1 Application to Evict a Tenant for Non-payment of Rent and to Collect Rent the Tenant Owes

L2 Application to End a Tenancy and Evict a Tenant or Collect Money

4. **Renfrew County Housing Corporation Rent Arrears (First Quarter 2022) [Strategic Plan Goals #1 & #2]**

Attached as Appendix RCHC-I is the Renfrew County Housing Corporation Arrears Report.

Attached as Appendix RCHC-II is the Renfrew County Housing Corporation Comparison Arrears Report.

5. **Consolidated Homelessness Prevention Initiative (CHPI) 2022 First Quarter Update [Strategic Plan Goals #1, #2 & #3]**

Originally implemented in January 2013, the Community Homelessness Prevention Initiative (CHPI) is a 100 per cent provincially funded outcomes-based program that aims to prevent and end homelessness by improving access to adequate, suitable, and affordable housing and homelessness services for people experiencing homelessness and for people at-risk of homelessness.

The County of Renfrew's CHPI allocation for 2021-2022 is \$1,447,608. This funding is used to deliver local programs that help with housing security: Homelessness Prevention Program (HPP), Rent Allowance, and Emergency Minor Home Repairs.

Homelessness Prevention Program (HPP)

This is an emergency program that helps people to keep their current housing or secure new housing. Details about approved expenses and eligibility requirements can be found on the County's website on the [Homelessness Prevention Program](#) webpage.

Number of Approved Applications First Quarter	First Quarter HPP Expenditure
332	\$242,240.77

Rent Allowance

The CHPI Rental Allowance Program is a monthly supplement paid to the landlord on behalf of a household in need of rental assistance; \$275/month for single people or couples with no dependents or \$375/month for families or sole support parents with children. This supplement is meant to bridge the gap between affordable rent and the actual market rent charged by the landlord. Households can remain eligible for up to three years and eligibility is verified annually.

Households Assisted – 2022 First Quarter

Month	Single	Family	First Quarter Expenditure
January	81	34	\$35,025
February	78	31	\$33,075
March	75	31	\$32,250
Total First Quarter Expenditure			\$101,350

Emergency Minor Home Repairs

This program helps low-income homeowners stay safely housed within their home by covering essential minor home repairs up to \$5000.

Number of Approved Applications 2022 First Quarter	First Quarter HPP Expenditure
1	\$4,972.00

6. Treasurer's Report [Strategic Plan Goal #2]

Attached as Appendix RCHC-III is the Treasurer's Report for the Renfrew County Housing Corporation as at March 31, 2022.

RESOLUTIONS

7. Investment in Affordable Housing – Revolving Loan Fund [Strategic Plan Goals #1b & #3b]

Recommendation: THAT the Renfrew County Housing Corporation Board of Directors approve that staff offer the Affordable Homeownership and Ontario Renovates programs to eligible homeowners starting June 6, 2022.

Background

The Investment in Affordable Housing (IAH) was an initiative where the province cost-matched federal funding to help service managers (municipalities) in deploying affordable housing strategies. Funding was provided from 2011 to 2019 and through this the County of Renfrew was able to offer 2 programs: Affordable Homeownership and Ontario Renovates. Funding was provided to eligible homeowners through a forgivable loan. Service managers were required to establish revolving loan funds. When loans were recovered the balances in the revolving loan funds grew.

The County of Renfrew last offered the Affordable Homeownership and Ontario Renovates Programs during 2019. Intake to these programs was paused during 2020 and 2021 due to limited amounts within the revolving loan funds. Fund balances are now sufficient to launch the programs again.

The current balances of the revolving loan funds:

- Affordable Homeownership \$331,365.05
- Ontario Renovates \$259,789.07

Approved Ontario Renovates Applications	314
Ontario Renovates Loans Recovered to Date	51
Ontario Renovates Funding Issued to Date	\$3,105,000.16
Approved Affordable Homeownership Applications	53
Affordable Homeownership Loans Recovered to Date	27
Affordable Homeownership Funding Issued to Date	\$694,163.00

Within the IAH Guidelines it is specified that the revolving loan funds must be used for their initial intended purpose; meaning that proceeds from one fund cannot be transferred to the other (the homeownership balance cannot be transferred into the renovates balance and vice versa).

Loan amounts, maximum property values, and maximum household incomes are prescribed by the Ministry of Municipal Affairs and Housing through the 2021 Provincial Policy Statement tables. The data is sourced

from the Canada Mortgage and Housing Corporation and Canada Revenue Agency. The maximum household income indicated for Renfrew County is \$90,400. The maximum home value (not exceeding the average resale house prices) is \$331,412.

Attached as Appendix RCHC-IV is the Affordable Homeownership rules and application form.

Attached as Appendix RCHC-V is the Ontario Renovates rules and application form.

8. Community Housing Directives [Strategic Plan Goals #2 & #3]

Recommendation: THAT the Renfrew County Housing Corporation Board of Directors approve Community Housing Directive 1 regarding Asset Limits for Rent-Geared-to-Income Subsidies.

Background

On March 31, 2022 the Ontario government announced changes to Ontario Regulation 367/11 under the Housing Services Act. New regulations regarding service agreements, income and asset limits, and service levels will come into effect July 2022. Access regulations will come into force starting January 2023 and the implementation of income and asset limits across all service manager areas will be required by July 2023. Over the next several months, Community Housing Directives (policies) will be proposed to the board and approved directives will be posted to the County of Renfrew's website.

Attached as Appendix RCHC-VI is the Community Housing Directive 1 regarding Asset Limits for Rent-Geared-to-Income Subsidies.

	Arrears Jan 2022		# of Tenants	Arrears Feb 2022		# of Tenants	Arrears Mar 2022		# of Tenants
Arnprior	Rent	\$ 9,576.00		Rent	\$ 7,402.00		Rent	\$ 6,860.00	
	Maint.	\$ 75.00		Maint.	\$ 115.00		Maint.	\$ -	
	Misc.	\$ 547.00		Misc.	\$ 547.00		Misc.	\$ 733.00	
	Total	\$ 10,198.00	16	Total	\$ 8,064.00	13	Total	\$ 7,593.00	6
Renfrew	Rent	\$ 11,149.00		Rent	\$ 14,972.00		Rent	\$ 4,627.00	
	Maint.	\$ 717.59		Maint.	\$ 517.59		Maint.	\$ -	
	Misc.	\$ 372.00		Misc.	\$ 756.60		Misc.	\$ 186.00	
	Total	\$ 12,238.59	19	Total	\$ 16,246.19	19	Total	\$ 4,813.00	6
Pembroke & Area	Rent	\$ 45,657.25		Rent	\$ 63,725.60		Rent	\$ 26,180.00	
	Maint.	\$ 1,784.00		Maint.	\$ 1,542.00		Maint.	\$ 1,029.00	
	Misc.	\$ 3,773.50		Misc.	\$ 3,380.50		Misc.	\$ 647.00	
	Total	\$ 51,214.75	151	Total	\$ 68,648.10	96	Total	\$ 27,856.00	28

Renfrew County Housing Corporation

Comparison Arrears

	January-22	January-21	January-20	January-19	January-18
Arnprior	\$10,198.00	\$7,120.00	\$16,527.00	\$14,661.00	\$14,575.00
Renfrew	\$12,238.59	\$13,543.00	\$16,157.00	\$10,228.00	\$3,656.00
Pembroke & Area	\$51,214.75	\$51,744.12	\$34,952.00	\$21,028.00	\$26,870.00
TOTAL	\$73,651.34	\$72,407.12	\$67,636.00	\$45,917.00	\$45,101.00

	February-22	February-21	February-20	February-19	February-18
Arnprior	\$8,064.00	\$7,274.00	\$19,818.15	\$10,378.00	\$20,450.00
Renfrew	\$16,246.19	\$13,151.00	\$12,203.72	\$8,053.00	\$3,965.00
Pembroke & Area	\$68,648.10	\$54,776.54	\$30,747.99	\$18,719.00	\$22,639.00
TOTAL	\$92,958.29	\$75,201.54	\$62,769.86	\$37,150.00	\$47,054.00

	March-22	March-21	March-20	March-19	March-18
Arnprior	\$7,593.00	\$5,650.00	\$14,641.35	\$7,848.00	\$18,322.00
Renfrew	\$4,813.00	\$16,451.20	\$14,764.72	\$7,308.00	\$3,338.00
Pembroke & Area	\$27,856.00	\$50,032.76	\$35,422.27	\$17,988.00	\$15,493.00
TOTAL	\$40,262.00	\$72,133.96	\$64,828.34	\$33,144.00	\$37,153.00

Arrears consist of the following:

Rent
 Maintenance
 Tribunal fee (minimum \$186)
 Parking
 Air Conditioning
 NSF charges

January-17
\$15,236.00
\$4,188.00
\$17,703.00
\$37,127.00

February-17
\$19,236.00
\$5,659.00
\$16,697.00
\$41,592.00

March-17
\$21,823.00
\$5,884.00
\$16,859.00
\$44,566.00

Renfrew County Housing Corporation
Consolidated Treasurer's Report
March 2022

<u>Description</u>	YTD <u>Actual</u>	YTD <u>Budget</u>	<u>Variance</u>	Full Year <u>Budget</u>
ADMINISTRATION	393,533	382,883	10,650	1,276,843
BENEFITS	107,078	115,924	(8,846)	430,576
BUILDING - HEAT LIGHT POWER	127,155	242,004	(114,849)	967,995
BUILDING - CAPITAL REPAIRS - non TCA	157,217	130,858	26,359	686,640
BUILDING - ELEVATOR	16,662	16,626	36	66,500
BUILDING - GARBAGE REMOVAL	16,442	19,173	(2,731)	76,656
BUILDING - GROUNDS KEEPING	2,544	17,265	(14,721)	69,056
BUILDING - HEATING & PLUMBING	11,552	32,346	(20,794)	129,386
BUILDING - NATURAL GAS	44,304	50,343	(6,039)	201,350
BUILDING - PAINTING	34,478	60,231	(25,753)	240,891
BUILDING - REPAIRS & MAINTENANCE	168,220	110,301	57,919	441,206
BUILDING - SNOW REMOVAL	146,874	200,001	(53,127)	400,000
BUILDING - TAXES	442,729	443,439	(710)	1,743,695
BUILDING - WATER	146,139	183,087	(36,948)	772,606
COVID	148,441	0	148,441	0
FINANCIAL - CHPI	226,619	331,140	(104,521)	1,324,561
FINANCIAL - COCHI	81,853	129,939	(48,086)	519,758
FINANCIAL - COHB	0	0	0	0
FINANCIAL - DEPRECIATION	298,707	314,160	(15,453)	1,256,647
FINANCIAL - IAH HADD	11,250	17,001	(5,751)	68,000
FINANCIAL - MORTGAGE - INTEREST	7,401	7,401	(0)	646,515
FINANCIAL - ONTARIO RENOVATES (IAH & SIF)	2,266	0	2,266	0
FINANCIAL - OPHI	214,149	138,522	75,627	554,085
FINANCIAL - RENT SUPPLEMENT	65,237	72,690	(7,453)	290,761
FINANCIAL - RENT WAIVER	1,086	50,007	(48,921)	200,000
FINANCIAL - STRONG COMMUNITY RENT SUPP	29,121	35,022	(5,901)	140,086
SALARIES	460,515	497,841	(37,326)	1,849,129
Surplus Adjustment - Depreciation	(298,707)	(314,160)	15,453	(1,256,647)
Surplus Adjustment - Mortgage Principal	89,687	0	89,687	361,821
Surplus Adjustment - TCA	93,778	0	93,778	1,482,665
Surplus Adjustment - TCA funded by COCHI	(81,853)	0	(81,853)	0
Surplus Adjustment - TCA funded by COVID	0	0	0	0
Surplus Adjustment - TCA funded by OPHI	(173,445)	0	(173,445)	0
Surplus Adjustment - Transfer to Reserves	0	0	0	0
EXPENSES	2,991,031	3,284,044	(293,013)	14,940,781
COUNTY TRANSFER - BASE	1,274,315	1,267,235	7,080	5,332,258
COUNTY TRANSFER - CHPI	419,552	331,140	88,412	1,324,561
COUNTY TRANSFER - CHPI ADMIN	68,321	30,762	37,559	123,047
COUNTY TRANSFER - COCHI	699,679	129,940	569,739	519,758
COUNTY TRANSFER - COCHI Admin	18,077	14,438	3,639	57,751
COUNTY TRANSFER - COHB	0	0	0	0
COUNTY TRANSFER - COHB Admin	0	0	0	0
COUNTY TRANSFER - COVID	148,441	0	148,441	0
COUNTY TRANSFER - IAH - HADD	14,000	17,001	(3,001)	68,000
COUNTY TRANSFER - IAH - Ontario Renovates	97,940	0	97,940	0
COUNTY TRANSFER - OPHI	998,360	138,521	859,839	554,085
COUNTY TRANSFER - OPHI Admin	8,241	15,391	(7,150)	61,565
COUNTY TRANSFER - STRONG COMM Rent Supplement	35,021	35,022	(1)	140,086
GAIN / (LOSS) - DISPOSAL OF ASSETS	0	0	0	0
INTEREST ON INVESTMENTS	7,354	9,501	(2,147)	38,000
MISC REVENUE	12,886	16,254	(3,368)	65,000
PROV SUBSIDY - DEBENTURES	0	0	0	619,986
Surplus Adjustment - Transfer from Reserves	0	0	0	1,482,665
TENANT REVENUE	1,258,508	1,138,509	119,999	4,554,019
REVENUES	5,060,697	3,143,714	1,916,983	14,940,781
Municipal SURPLUS / (DEFICIT)	2,069,666	(140,330)	2,209,996	0
less: Surplus Adjustment - Depreciation	(298,707)	(314,160)	15,453	(1,256,647)
add: Surplus Adjustment - TCA	93,778	0	93,778	1,482,665
add: Surplus Adjustment - Transfer To Reserves	0	0	0	0
less: Surplus Adjustment - Transfer From Reserves	0	0	0	(1,482,665)
add: Surplus Adjustment - Principal Payments	89,687	0	89,687	361,821
Accounting SURPLUS / (DEFICIT)	1,954,423	(454,490)	2,408,913	(894,826)

Affordable Homeownership Program

Eligibility Criteria, Program Rules, Application Process, and Application

The Affordable Homeownership Program aims to assist low-to-moderate-income renter households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan. This program is funded by the Investment in Affordable Housing for Ontario Revolving Loan Fund. Funding is limited and applications will not be accepted prior to June 6, 2022. Applications will be approved in the order that they are received and deemed to meet eligibility criteria.

Eligibility Criteria

To be eligible for down payment assistance, the purchaser must:

- Be 18 years of age or older.
- Be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant status.
- Be a renter household buying a sole and principal residence within Renfrew County.
- Not own a home or have any vested interest in a residence.
- Have household income at or below \$90,400 gross.
- Provide the most current year Income Tax Assessment for all adult members of the household.
- Provide a copy of photo identification and birth certificate for all adults included within the purchase.
- Purchase a home with a purchase price not exceeding \$331,412.
- Have assets of no more than \$20,000.
- Provide documentation showing mortgage pre-approval from a primary lending institution at time of application.
- Have a home inspection completed by a certified home inspector at buyer's expense.

Program Rules

- The maximum amount of a down payment loan will be up to ten percent of the purchase price.
- Successful eligible applicants will be responsible for covering all costs associated with finalizing the purchase (this includes all legal fees, financing fees, taxes, or any other fees connected to the purchase of the home).
- The down payment loan will be registered on title, in the form of a 20-year mortgage.
- The down payment assistance is interest free for 20 years.

- The down payment assistance plus appreciation on the property will be repayable to the County of Renfrew if the purchaser leases, rents or sells the property, or if ownership should change because of the death of homeowner within the 20-year timeframe.
- The down payment assistance mortgage will be released on the 20th anniversary date of the home purchase at the request and expense of the homeowner.
- The down payment assistance loan is considered by CMHC as homeowner equity for the purposes of securing CMHC mortgage insurance.
- The borrower may not, under any circumstances, lease any part of the home covered by this application.
- Mobile homes are not permitted.

Application Process

- An application must be completed, providing supporting information and documentation as required.
- Only complete applications will be considered.
- Selected applicants will receive a 30-day conditional commitment letter which can be presented to a financial institution as proof of down payment assistance.
- Applicants must provide an accepted offer to purchase a home within the 30-day limit or the homeownership loan offer will be withdrawn and another application chosen.
- Applications are available from the Renfrew County Housing Corporation Offices or online at www.countyofrenfrew.on.ca.
- Do not hesitate to call for more information or to request an application package (613) 432-3679 or 1-855-432-6450.
- Completed applications will be assessed on a first come, first serve basis.

Home purchasing information can be found on the Canada Mortgage and Housing Corporation website at www.cmhc.ca



RENFREW COUNTY HOUSING CORPORATION

Affordable Homeownership Program APPLICATION FORM

APPLICANT(S)/PURCHASER(S)

Last Name		First Name	
Current Employer			Date of Birth (DD/MM/YYYY)
Status in Canada (Canadian Citizen, Landed Immigrant, Refugee, Refugee Claimant)			
Last Name		First Name	
Current Employer			Date of Birth (DD/MM/YYYY)
Status in Canada (Canadian Citizen, Landed Immigrant, Refugee, Refugee Claimant)			
Unit/Apt No.	Street Address		
City	Home Phone	Work Phone	
Postal Code			Email

Applications will be assessed on a first come first serve basis. Please follow the checklist provided below and where applicable attach the required information to your completed application. Only fully completed applications with all required information will be considered.

	Eligibility Requirement	Documents Required	Check
1.	The applicant/purchaser(s) is aged 18 years or older.	Copy of birth certificate and photo ID (i.e. Passport, Photo Driver's License, Photo Health Card).	
2.	The applicant/purchaser(s) total household income is \$90,400 or less in 2021.	Copy of applicant/purchaser(s) 2021 Canada Revenue Agency "Notice of Assessment" forms.	
3.	Applicant/purchaser(s) is a renter household of the County of Renfrew.	Copy of most recent rent receipt including landlord name, address & telephone number.	
4.	Applicant/purchaser(s) does not currently own a home in whole or in part, or have any vested interest in a residence including recreation or cottage property.		
5.	The home purchased will be the applicant/purchaser(s) sole and principal residence.		
6.	Applicant/purchaser(s) is purchasing a home valued at or below the average resale price of \$331,412.		

7.	Applicant/purchaser(s) must have a home inspection completed at buyer's expense.	Copy of certified Home Inspector's report to be submitted as soon as available.	
8.	Applicant/purchaser(s) is eligible for a pre-approved mortgage appropriate to the value of the home to be purchased.	Mortgage approval documents from a certified lender MUST be attached to this application.	
9.	Household assets do not exceed \$20,000.	Bank statements and/or passbooks showing balances/value of investments etc.	
10.	Accepted offer to purchase.	Signed agreement of purchase and sale.	

Acknowledgement

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 Homeownership Component of the Investment in Affordable Housing for Ontario Revolving Loan Fund, the purpose of which is to allow the County of Renfrew to determine if the purchaser and the home are eligible. Final confirmation of eligibility will be required after completion of the home inspection, if applicable, and prior to any forgivable loan being made.

Personal information contained in this form or any attachments hereto is collected by the County of Renfrew for the purpose of the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, C. M. 56 (MFIPPA) and will be used to determine eligibility for Homeownership funding under the Investment in Affordable Housing for Ontario Revolving Loan Fund. The Applicant acknowledges that the information in the application form and the attachments to it may become available to the public and consents to the release of that information. Any questions regarding the collection or release of this information should be directed to the Chief Administrative Officer.

Signature

Print Name

Date

Signature

Print Name

Date

NOTE: All applications must be supported by original photo identification and evidence of income and price satisfactory to the County of Renfrew.

For Office Use Only

This Application is **ELIGIBLE** for a conditional commitment.

Signature

Date

This application is **NOT ELIGIBLE** for a conditional commitment.

Signature

Date

Submit completed applications with required documentation to:

Renfrew County Housing Corporation

Renfrew County Place

450 O'Brien Road, Suite 105

Renfrew, ON K7V 3Z2

Email: rhc@countyofrenfrew.on.ca

Fax: 613-432-9402

Ontario Renovates Program

Eligibility Criteria, Program Rules, Eligible Repairs, Application Process, and Application

Ontario Renovates is a program that provides financial assistance to homeowners by way of a forgivable loan to repair their home to acceptable standards while improving the energy efficiency and/or increasing accessibility of their unit. The program helps homeowners in substandard dwellings who cannot afford to pay for the necessary repairs to their home. This program is funded by the Investment in Affordable Housing for Ontario Revolving Loan Fund. Funding is limited and applications will not be accepted prior to June 6, 2022. Applications will be approved in the order that they are received and deemed to meet eligibility criteria.

Eligibility Criteria

To be eligible for financial assistance, the homeowner must:

- Be 18 years of age or older
- Be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant status
- Provide a copy of photo identification and birth certificate for all adults included within the application
- Currently occupy the home for which the Ontario Renovates Application is submitted, and it must be the sole and principal residence of the title holder(s)/applicant(s).
- Have household income at or below \$90,400 gross
- Provide the most current year Income Tax Assessment for all adult members of the household and title holders
- Be the owner of a home not valued at more than \$331,412
- Have assets of no more than \$20,000
- Have proof of insurance for the full value of the home
- Have municipal taxes, water & sewage and mortgage paid and up to date

Program Rules

- Funding is provided to eligible applicants in the form of a 10-year, interest free forgivable loan registered on title to homeowners based on the cost of approved work items up to \$10,000.
- Additional funding may be available for accessibility repairs up to \$3,500. The application must include a letter from a healthcare provider to verify the renovation need. This portion of the grant does not require repayment.
- Loans are repayable if the home is sold, the homeowner/title holder(s) cease to live in the home, or if funding is used for other purposes.
- If the cost of the mandatory repairs is more than the maximum forgivable loan available, the homeowner will be required to cover the additional cost.
- If assistance was previously issued under the Ontario Renovates Program or the Emergency Minor Home Repair Program, new requests for additional funding are ineligible.
- Refinancing/postponement is not permitted.

Eligible Repairs

Major repairs and rehabilitation required to make a house safe, 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 (does not include installation of solar panels)
- Plumbing
- Septic Systems, Well Water and Well Drilling
- Accessibility Modifications up to \$3,500 (examples: ramps, handrails, chair and bath lifts, height adjustment to countertops, cues for doorbells/fire alarms)

Application Process

- An application must be completed, providing supporting information and documentation as required.
- Only complete applications will be considered.
- Selected applicants will receive a letter to confirm grant eligibility, completion, and reporting requirements.

You will need to supply the following information to support your application:

- Proof of insurance coverage for the full value of the home
- Proof that municipal taxes, water & sewage, and mortgage are paid and up to date
- Most recent MPAC Property Tax Assessment
- Most recent bank statement (30 days)
- Photo Identification
- Verification of need from a healthcare professional (accessibility grant-only)

PLEASE NOTE: Applications will not be accepted at any of the Renfrew County Housing Corporation offices prior to June 6, 2022 and will be returned to sender.

Other program eligibility criteria may apply. For more information or to apply for Ontario Renovates Funding, please contact:

Renfrew County Housing Corporation
 450 O'Brien Road, Suite 105
 Renfrew Ontario
 K7V 3Z2
 Telephone: 613-432-3679
 Toll Free: 1-855-432-6450
 Fax: 613-432-9402

Email us at: rhc@countyofrenfrew.on.ca

Or, visit our website at: www.countyofrenfrew.on.ca



Ontario Renovates The County of Renfrew



2022 Application Form

PART A - SERVICE MANAGER INFORMATION

A.1 Service Manager

Service Manager Name: County of Renfrew

Contact: Renfrew County Housing Corporation

Telephone No. 613-432-3679

Fax No. 613-432-9402

E-mail Address: rchc@countyofrenfrew.on.ca

Date Submitted to Ministry:

Most recent update (yyyy-mm-dd)

PART B - DESCRIPTION OF PROJECT

B.1 Project Detail

IAH Reference No:

Project Name:

Initiative:

Owner's Name (**everyone listed on title must be declared**)

Does the owner reside at this address? Yes/No:

Home Owner(s) Contact

Number

Street

Unit/Suite/P.O. Box

City/Town

Province

Postal Code

Telephone # (incl. Area code and Ext.)

Fax # (incl. Area code)

E-mail Address

B.2 Project Information

Have you or anyone in your household received previous Government funding? (i.e., IAH/RRAP/AHP) Please circle

If Yes, Provide the Project Reference number and the date it was approved:

Have you or anyone in your household received previous Ontario Renovates or Emergency Minor Home Repair funding? Yes No

If Yes, you are ineligible for additional funding.

Property Description:

☐ Semi-Detached

☐ Detached

☐ Townhouse /Row house

☐ Other

Age of House:

Approx Value of House:

Unit Size (m2):

Number of Bedrooms:

Insurance Payments up to date? (y/n):

Property Tax up to date? (y/n):

Mortgage on the home? (y/n):

Municipal Water paid up to date? (y/n)

Mortgage Payments up to date? (y/n):

B.3 Project Owner Information

(applicable for Home Repair Projects / Owner resides at the project address)

Total Household Income for everyone listed on title: \$	Household Type: <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Congregate
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Applicant Type			
<input type="checkbox"/> Senior (65+)	<input type="checkbox"/> Non-Senior (under 65)	<input type="checkbox"/> Family	<input type="checkbox"/> Single/Couple
<input type="checkbox"/> Persons with Disabilities	<input type="checkbox"/> Aboriginal		

.4 Scope of Work

Check all that apply:

<input type="checkbox"/> Electrical	<input type="checkbox"/> Fire Safety	<input type="checkbox"/> Heating	<input type="checkbox"/> Plumbing
<input type="checkbox"/> Septic/Well Water/Well Drilling	<input type="checkbox"/> Structural	<input type="checkbox"/> Overcrowded	<input type="checkbox"/> Accessibility
Other Please Specify:			

Assets: Type of assets that must be reported include savings, investments, RRSPs, RESPs, bonds and securities, all types of property, vehicles (including recreational vehicles) and any other valuable possessions.		
Asset Type	Description of Asset(s)	Value of Asset
Property (including co-signer)		
Vehicles		
Recreational Vehicles		
Chequing Account(s)		
Savings Account(s)		
Term Deposits, GICs		
RRSP/RESP		
Tax Free Savings Account(s)		
Other Specify		

APPLICANT DECLARATION

I/we hereby confirm that I/we are the owners (title holder(s)) of the house and property located at:

_____ (Address) and that no other person is an owner or listed on title.

I/we hereby grant permission to County of Renfrew to make any necessary inquiries to verify my/our income, assets, liabilities and credit information.

I/we hereby acknowledge that we have listed everyone on title and included each title holder's income on this application.

I/we hereby acknowledge that if my/our funding application is accepted it will not apply to work completed prior to the date of approval.

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs for any Provincial tax rebate programs.

I/we hereby certify that all information contained in this application, including income, is true and complete in every respect.

I/we acknowledge that in the event that a false declaration is knowingly made, The County of Renfrew shall have the right to cancel the approval and recover any paid funds.

Print Name: _____ Signature: _____ Date: _____

Print Name: _____ Signature: _____ Date: _____



Department of Community Services
Renfrew County Housing Corporation
www.countyofrenfrew.on.ca

Community Housing Directive 1	Asset Limits for Rent-Geared-to-Income Subsidies
Legislative Reference	Housing Services Act (HSA) 2011, Ontario Regulation 242/22 amending O. Reg 367/11
Approved By: Renfrew County Housing Corporation Board of Directors	Approval Date: Pending Implementation Date: July 1, 2022

Background

The Housing Services Act (HSA), 2011 provides the County of Renfrew, as Service Manager, the ability to set asset limits for subsidized housing applicants, and tenants in the service area. Ontario Regulation 367/11 specifies the minimum asset limit that can be set, and the types of assets that must be excluded. The regulation is being amended by Ontario Regulation 242/22 that will come into effect July 1, 2022. The amended regulation requires Service Managers to set asset limits no lower than \$50,000 and that certain asset types be considered as exempt. The new regulatory requirements must be implemented no later than July 1, 2023. The County of Renfrew will phase in implementation starting July 2022 on a touch the file basis, and this will happen in two ways: the new asset limit rules will be applied for new applicants and tenants at the time of intake, the new asset limit rules will be applied for exiting tenants at the time of their Annual Information Review (AIR).

Policy Statement

Effective July 1, 2022, the County of Renfrew has established new local eligibility rules that will restrict households with high assets from qualifying for rent-geared-to-income and affordable housing units (that are owned by RCHC) in Renfrew County. The asset limit is intended to ensure that available housing subsidies are targeted for those with the greatest financial need.

Definitions

Fair Market Value: means the money that would have been received if the asset(s) were sold in a competitive situation, taking into consideration the conditions of the market and the attributes of the asset, such as age, condition (e.g., operational status), demand for and location of the asset.

Ghost Asset: when it has been determined that an asset has been disposed of inadequately (i.e., with an intent to qualify for subsidized housing), the fair market value of the asset prior to disposal is included in the households' countable assets. This asset will be recorded as a "ghost asset".

Joint Assets: are assets where two or more people have ownership rights. Joint owners are often married or common-law spouses, or an older-adult and their adult child(ren).

Criteria

1. Effective July 1, 2022, an asset limit of \$50,000 per household applies to all applicants and tenants residing in rent-geared-to-income and affordable housing units located in Renfrew County.
2. Current tenant households will transition to the new asset policy effective the date of their first Annual Information Review (AIR) that is due on or after July 1, 2022.
3. Assets held jointly with a party that is not a member of the tenants' household are considered in the household's asset management. Assets held jointly by a common-law or married couple that are separating shall be temporarily exempt until assets have been divided during the legal separation process.
4. Assets specified in Ontario Regulation 242/22, Section 32.5 (5) that are exempt from the asset limit:
 - a. The value of the interest of a member of the household in a motor vehicle that is not used primarily for the operation of a business by a member of the household.
 - b. The value of tools of a trade that are essential to the work of a member of the household as an employee.
 - c. The value of assets of a member of the household that are necessary to the operation of a business that the member operates or has an interest in up to a maximum of \$20,000 for a member and up to \$20,000 for a business.
 - d. The value of a prepaid funeral.
 - e. The cash surrender value of a life insurance policy up to a maximum value of \$100,000 for the household.
 - f. The proceeds of a loan taken against a life insurance policy that will be used for disability-related items or services.
 - g. If a member of the household has received a payment under the Ministry of Community and Social Services Act for the successful participation in a program of activities that assists the person with the successful completion of a high school diploma, the development of employment-related skills and the further development of the person's parenting skills, the value of any portion of that payment that will be used for the member's post-secondary education.

- h. The value of funds held in registered education savings plan, as defined in section 146.1 of the *Income Tax Act* (Canada), for a child of a member of the household.
 - i. The value of the clothing, jewellery and other personal effects of a member of the household.
 - j. The value of the furnishing in the accommodation used by the household, including decorative or artistic items, but not including anything used primarily for the operation of a business.
 - k. The value of the beneficial interest in a trust of a member of the household who has a disability if the capital of the trust was derived from an inheritance or from the proceeds of a life insurance policy up to \$100,000.
 - l. The value of funds held in a registered disability savings plan, as defined in section 146.4 of the *Income Tax Act* (Canada), if the beneficiary of the plan is a member of the household.
 - m. The value of funds held in an account of a member of the household in conjunction with an initiative under which the service manager or an entity approved by the service manager commits to contribute funds towards the member's savings goals.
 - n. The value of funds held by a member of the household in a registered retirement savings plan, as defined in section 146 of the *Income Tax Act* (Canada), or in a registered retirement income fund, as defined in section 146.3 of that Act.
 - o. The assets held by any member of the household if each member of the household is receiving basic financial assistance until the Ontario Works Act, 1997 or the Ontario Disability Support Program Act, 1997.
5. The value of an asset is reduced by the amount of a verified debt owing against it (e.g., vehicle loans, lien, and mortgage).
6. Non-exempted assets disposed of prior to application, offer, or the Annual Information Review, must be assessed to determine if they were disposed of adequately. An assessment of adequate disposal of assets does not take place if the total value of household assets were less than the asset limit prior to disposal.
7. The following will be taken into consideration when assessing whether the disposal of assets was adequate:
- a. Fair market value of the disposed asset,
 - b. Verification of debts owing,
 - c. Repetitive history of disposing assets inadequately,
 - d. Situation of the applicant or tenant at the time of disposal (e.g., family or health crisis),
 - e. Disposal of asset close to the time of application or Annual Information Review (i.e., may indicate disposal with intent to qualify),
 - f. Time that has elapsed since the disposal of the asset, and

- g. The applicant or tenant's current income and expenses.
8. An applicant/current tenant may choose to use their savings or the proceeds from the sale of an asset to pay off a formal debt (e.g., bank loan). The asset must be sold for fair market value, and the use of the asset is verified (e.g., debt repayment).
9. When it has been determined that the household did not dispose of assets adequately, (i.e., receive fair market value), the fair market value of the asset will be taken into consideration of the household's asset levels, and recorded as a 'ghost asset'.
- a. The ghost asset is to be reduced in value by \$1,000 per month, from the date the asset was disposed of/transferred.
10. Applications with assets exceeding what is stated in this policy will be deemed ineligible. Ongoing tenants with assets exceeding what is stated in this policy will be deemed ineligible for a rent-geared-to-income subsidy and will be required to pay the market rent amount set for their unit.

Responsibilities

Designated Community Housing Staff

- Determine eligibility for rent-geared-to-income assistance and Affordable Housing.
- Determine if assets were disposed of adequately.

Community Housing Supervisor

- Provide direction to Community Housing Staff when deciding whether assets were assessed correctly.

REVIEWED AND APPROVED BY:

Jennifer Dombroskie,
Manager of Housing and Homelessness

Date

Laura LePine,
Chief Operating Officer,
Renfrew County Housing Corporation

Date