

FIMUR 2014/20 Home Repair Program

Frequently Asked Questions – FAQs

Please consult the Program Guidelines, and Application form for complete details.

1. What is the FIMUR 2014/20 Home Repair Program?

- A. First Nation, Inuit, Métis Urban & Rural Housing (FIMUR) 2014/20 Home Repair Program is a forgivable loan program that will assist low to moderate income Aboriginal homeowner households to repair their homes to bring them to acceptable standards. Eligible repairs and funding will be determined on a case-by-case basis considering overall program priorities. The period of forgiveness for Home Repair projects is 10 years which begins on the date of repair completion after final inspection.

2. What types of repairs may be eligible for the forgivable loan?

- A. Eligible repairs for the Home Repair Program may include major repairs and rehabilitation to the following:
- structural
 - electrical
 - plumbing
 - heating
 - fire safety
 - air quality and mold remediation
 - septic systems, well water and well drilling
 - remediation for an overcrowded dwelling i.e. creation of self-contained secondary suite
 - modifications to increase accessibility (barrier free)

3. Section 4.4 in the Guidelines mentions energy efficiency. Is it required that we use energy-saving products or systems for the required repairs in order for our application to be approved?

- A. One of the objectives of the FIMUR 2014/20 Housing Program is to deliver a housing program that is designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance, using materials that are highly durable and resilient in the construction of the housing. It is not mandatory that you incorporate these suggestions in order to make your project eligible however we do encourage you to respect the environment and realize savings that will improve housing affordability over the long term.

- 4. What does it mean when you say the program average will be no more than \$25,000?**
- A. In order to ensure the program assists as many households as possible, it has been determined that the program's average allocation must remain at \$25,000.
- 5. Will OAHS approve more than \$25,000 if my repairs require substantial repair?**
- A. Repairs will be prioritized after consultation with the homeowner and OAHS' technical experts to ensure repairs are prioritized within the available maximum funds.
- 6. Will a lien be registered on my title?**
- A. This agreement will be registered as a Charge/Mortgage against the title to your property until such time as your commitment under the agreement has been fulfilled. This represents our mutual security in the case of default in the terms of the loan.
- 7. Am I eligible?**
- A. Eligibility criteria:
- Homeowner(s) must be Aboriginal people who are First Nations (Status or Non-Status), Métis, or Inuit (eligible through self-declaration)
 - The market value of your home must be at or below the average market selling price for your community as determined annually by CMHC.
 - Projects eligible for repair assistance must be the sole and principal residence of the Applicant(s).
 - Your total household income is below the program's (60th percentile) established guideline for your family size.
 - 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.
 - No funds can be provided to Applicant(s) for homes in receipt of
 - a. Affordable Housing Programs funding under any capital component (Homeownership, Northern),
 - b. FIMUR Assisted Homeownership Funds,
 - c. RRAP funding, for which the forgivable period has not been reached, and
 - d. RNH homeowner(s) assistance, where the mortgage has not been paid out.

All applications are subject to approval by Ontario Aboriginal Housing Support Services Corporation (OAHS) and we reserve the right to reject an application at our sole discretion.

- 8. What is the maximum household income level?**
- A. To be eligible, the applicant's Combined Gross Household Income cannot exceed the 2017 60th income percentile (please see the question below and Appendix C in the Program Guidelines).
- 9. What is the "60th income percentile" and what does it mean?**
- A. The 60th income percentile means that 60% of households have incomes at or below that of other households in your city or region (please see Appendix C in the Program Guidelines).

For example, if you live in the city of Brantford and the income of your Aboriginal family/household is greater than \$81,700 then you would not be eligible.

Similarly, if your household income is in the top 40% of all household incomes for your city or region, then you are not eligible for the FIMUR Home Repair Program.

In Northern Ontario, your region is based on a DSSAB or District Social Services Administration Board area.

****Please note these figures may be updated from time-to-time. The most recent figures will be posted on our website.***

10. What is the average market selling price for my community?

- A. The market value of your home cannot exceed the average market value for houses in your city or region as outlined in Appendix B of the guidelines.

**Please note these figures may be updated from time-to-time. The most recent figures will be posted on our website.*

11. When does the program end?

- A. FIMUR 2014/20 is a program with limited annual funding. Approvals will be granted per fiscal year until maximum annual funding is reached. This program will run annually until March 31, 2020.

12. I have someone on Title who does not live in the household. What do they need to submit with the application?

- A. If someone is on your Mortgage/Title, but does NOT live in the home, they are considered a “Non-Resident Title Holder”. They must send in 2 pieces of photo ID, one utility bill showing their own address and they must also sign the application. If your application receives funding, this person must sign all paperwork consenting to this forgivable loan on your property.

13. My name is on title to another property. Do I qualify?

- A. Generally, if you have your name on another title (rental property, camp, co-signer, etc) you would not qualify. If you have questions regarding this please contact our office prior to sending in your application

14. What does “Self Identify” as an Aboriginal person mean in the application?

- A. Self-identifying as an Aboriginal person means that you do not necessarily carry a Status, Métis or Inuit card, but you do consider yourself an Aboriginal person. Our program does not require you show us any proof of this. The primary applicant on the application must self-identify as an Aboriginal person.

15. I identify as an Aboriginal person, but my partner does not. Do we qualify?

- A. If you identify as an Aboriginal person and you are on the Mortgage and Title of the property, then your partner does not need to identify as an Aboriginal person. You will list your name as the Primary Applicant, and your partner will be the Co-applicant.

16. How many households will the FIMUR 2014/20 Home Repair Program expected to help?

- A. The 2014/20 FIMUR Home Repair Program is targeting a minimum of 235 homes over 5 years.

17. What other assistance is available for those looking to receive assistance with repairs?

- A. The following program may be available:

Aboriginal and non-Aboriginal homeowners may also apply to local/area *Service Manager* for Home Repair programs.

<http://www.mah.gov.on.ca/Page1202.aspx>

****Note: you cannot access two programs at once. If you apply to both and are approved for one, this will automatically disqualify your application with the other program****

18. Do I need to have home insurance to qualify for the Home Repair Program?

- A. Yes you do need a valid insurance policy covering your dwelling. If you not currently have insurance on your home, please contact an insurance broker to add a policy to the property. Not having insurance could disqualify you from acceptance to the program. If you receive funding from OAHS, as a term of your loan, you must provide OAHS annual home insurance documentation. OAHS must be listed on your policy as a “second-loss payee”.

19. Can I apply if I have more than one Charge on my property?

- A. Our interest/Charge must be registered in second place on your title. Having another Charge on title could affect your application with OAHS

20. What happens if I re-finance my mortgage or add another Charge to Title while in the “approval” phase?

- A. This could affect your potential loan. OAHS reserves the right to disqualify funding to a project if additional money has been added to your existing mortgage or you add another loan to your title. Before re-financing, you should contact OAHS to discuss how this could impact your funding.

21. What happens if I default on a term of my forgivable loan?

- A. If you default on a term or your forgivable loan and the amount owing is NOT paid back to OAHS, your name will be added to a provincial housing registry and could impede future housing opportunities

22. I own a mobile home. Am I eligible?

- A. If you own the home **AND** the property on which it sits, then you are eligible to apply. If you lease the land from a third party, this will disqualify the application

23. How do I apply?

- A. Complete 2014/20 FIMUR Home Repair Program Application Package, attach supporting documentation requested in the checklist, and mail to:

Ontario Aboriginal Housing Services
Attn: **FIMUR 2014/20 Home Repair Program**
500 Bay Street
Sault Ste. Marie, ON P6A 1X5

****Only paper applications sent by mail or courier will be accepted. Supporting documentation may be faxed to 705-256-1664***

24. Who is my personal contact at OAHS to assist with my application?

For the FIMUR Home Repair Program please contact:

Karen Benford
Program Coordinator
Toll-free 1-866-391-1061 ext. 318
kbenford@oahssc.ca

OR

Kyleigh Maille
Program Coordinator
Toll-free 1-866-391-1061 ext. 317
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