

OPHI Ontario Renovates 2020/2022 Home Repair Program

Frequently Asked Questions – FAQs

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

1. What is the OPHI Ontario Renovates 2020/2022 Home Repair Program?

- A. Ontario Priorities Housing Initiative (OPHI) Ontario Renovates 2020/2022 Home Repair Program is a forgivable loan program that will assist low to moderate income Indigenous off reserve homeowner households to repair their primary and sole residence to bring them to acceptable standards while improving the energy efficiency of the unit. Eligible repairs and funding (to a maximum of \$25,000) will be determined on a case-by-case basis considering overall program priorities.

2. How many households will the OPHI Ontario Renovates 2020/2022 Home Repair Program expect to help?

- A. The OPHI Ontario Renovates 2020/2022 Home Repair Program is targeting a minimum of 70 homes over 2 years.

3. 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 each recipient of the funding receive *up to* \$25,000.

4. When does the program end?

- A. OPHI is a program with limited annual funding. Approvals will be granted per fiscal year until maximum annual funding is reached. This program will be available in 2020/21 and 2021/22.

5. 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 (foundation repairs)
 - electrical systems
 - vents and louvers
 - plumbing
 - heating
 - chimney repair or removal
 - fire safety
 - air quality and mold remediation
 - septic systems, well water and well drilling
 - remediation for an overcrowded dwelling through the addition of habitable living space

- modifications to increase accessibility and reduce physical barriers (ramps, handrails, chair and bath lifts, height adjustments to countertops, cues for doorbells/fire alarms)

Other repairs *may* be considered at the discretion of OAHS.

6. 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 OPHI 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.

7. Will OAHS approve more than \$25,000 if my repairs require substantial repair?

- A. No, maximum funding (including all additional fees) must total under \$25,000. Repairs will be prioritized after consultation with the homeowner and OAHS' technical experts to ensure repairs are prioritized within the available maximum funds. Priority will be given to Health and Safety repair requests.

8. Am I eligible?

A. Eligibility criteria:

- Homeowner(s) must be Indigenous 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 (listed as Schedule B in the application).
- Projects eligible for repair assistance must be the sole and principal residence of the Applicant(s). Applicant(s) and spouses cannot hold title to another piece of property.
- Home must be off reserve
- Your total household income is below the program's (60th percentile) established guideline for your family size (listed as Schedule C in the application)
- You must have no outstanding property tax, municipal water, or mortgage arrears on the property. Proof of a payment arrangement must be provided at time of application if you are in arrears.
- 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 or FIMUR Home Repair Funds,

- c. RRAP funding, for which the forgivable period has not been reached, and RNH homeowner(s) assistance, where the mortgage has not been paid out.

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

9. 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.

10. What is the maximum household income level?

- A. To be eligible, the applicant's Combined Gross Household Income cannot exceed the 2021 60th income percentile (please see the question below and Appendix C in the Program Guidelines).

11. 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 \$90,600 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 OPHI Ontario Renovates 2020/2022 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.***

12. 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.***

13. Can you access two repair programs at once?

- A. No, under current guidelines 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.

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

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

15. 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 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.

16. 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 do 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 forgivable loan, you must provide OAHS annual home insurance documentation. OAHS must be listed on your policy as a “loss payee”.

17. What does “Self Identify” as an Indigenous person mean in the application?

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

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

- A. If you identify as an Indigenous person and you are on the Mortgage and Title of the property, then your partner does not need to identify as an Indigenous person. You will list your name as the Primary Applicant, and your partner will be the Co-applicant. Please contact OAHS for more information regarding loan repayment should the Indigenous person vacate the repair property.

19. Will a mortgage be registered on my title?

- A. This agreement will be registered as a 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 of the terms of the loan.

20. Can I apply if I have more than one Mortgage on my property?

- A. Our Interest/Mortgage must be registered in no less than second position on your title. Having another Mortgage or Encumbrance/Lien/Security Interest on title could affect your application with OAHS.

21. When does the forgiveness period begin?

- A. The period of forgiveness for Home Repair projects is 10 years which begins on the date of final inspection after repair completion. An inspection will be conducted on the repairs to your home and our inspector MUST sign off stating the repairs are done to satisfaction. Forgiveness is earned at a rate of 10% per year over the forgivable loan period.

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

- A. The following situations are examples of Events of Payment on your forgivable loan as outlined in the Secured Promissory Note you are required to sign:
 - a. Unit is sold, rented, abandoned (Homeowner ceases to occupy the unit as their sole and principal residence)
 - b. Misrepresentation occurs relating to eligibility for the program (example: primary title holder is NOT Indigenous; all gross household income is not declared in application and at time of approval, etc.)
 - c. Funding is not used for repairs to the sole and primary residenceIf a default occurs, payment of the unforgiven portion of the forgivable loan is due and payable immediately.

23. I am selling my home but there is a First Right of Refusal Clause in my Secured Promissory Note. What should I do?

- A. If you decide to sell your home you will contact our Titles Department and they will provide the clause wording to be included in the Agreement of Purchase and Sale document that is typically prepared by your Realtor. Please inform your Realtor that we have a first right of refusal.
- B. It is a requirement under our mortgage that upon an accepted third party offer to purchase you provide us with a copy of the signed Agreement of Purchase and Sale (which Agreement shall be made subject to our first right of refusal). We then have 30 business days to decide whether or not we will exercise this option. The day we receive the Offer to Purchase triggers the start of the 30-day period. Please provide us with a copy of the signed Agreement of Purchase and Sale and we will make our decision and get back to you.

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

- A. This could affect your potential forgivable loan approval. 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.**

25. How do I apply?

- A. Complete the OPHI Ontario Renovates 2020/2022 Home Repair Program Application Package, attach supporting documentation requested in the checklist, and mail to:

Ontario Aboriginal Housing Services
Attn: OPHI Ontario Renovates 2020/2022 Home Repair Program
500 Bay Street
Sault Ste. Marie, ON
P6A 1X5

Or email to ophi@oahssc.ca

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

For the OPHI Ontario Renovates 2020/2022 Home Repair Program please contact:

Toll-free 1-866-391-1061 ext. 325
ophi@oahssc.ca