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City of Kingston
216 Ontario St.
Kingston, ON K7L 2Z3

September 18, 2020

Attention Social Service Providers and Municipal Building Staff

Re: Kingston – Frontenac Renovates Program (home repairs and accessibility improvements for low-income home owners)

The City of Kingston’s Housing and Social Services Department administers the Kingston – Frontenac Renovates Program (the program). The program provides financial assistance to low-income home owners to repair deficiencies and complete accessibility improvements in their home. The objectives of the program are to address required repairs to ensure homes remain habitable and to complete accessibility improvements to support independent living. The program is available in the City of Kingston and County of Frontenac. Example repair projects include: roof repairs and replacement, furnace replacement, private water or sewer line replacement, well or septic system work, foundation/structural work, window/door replacement. Example accessibility enhancement projects include: ramps, grab bars, door widenings, accessible bathroom upgrades, etc.

The home repair program stream provides up to \$10,000 and the accessible program stream provides up to \$5,000. In order to ensure available funding supports households in need eligible applicants must meet the following income criteria.

| Household Size | Maximum Income Limit |
|-----------------------|-----------------------------|
| 1-2 persons | \$40,000 |
| 3-4 persons | \$50,000 |
| 5+ persons | \$65,500 |

Eligible residential properties include detached, semi-detached, row houses, condominiums (repairs must be separate from the collective condominium repair responsibilities), and

mobile homes (mobile homes are subject to some limitations). Eligible properties must be valued at under \$300,000 according to the current MPAC assessment value.

If through your work you identify a homeowner that could benefit from the program please feel free to provide the program information and contact details. The program guideline and application is available on the program webpage as well as attached to this letter.

Program Webpage:

www.cityofkingston.ca/residents/community-services/housing/programs/kingston-frontenac-renovates

Program Contact Information:

housing@cityofkingston.ca

Thank you for considering this program offering.

Sincerely,

John Henderson
Housing Programs Administrator
jhenderson@cityofkingston.ca

Enclosures (2)



Housing and Social Services Department

Kingston-Frontenac Renovates Program

Program Guidelines and Requirements

The Kingston-Frontenac Renovates Program (KFRP): The City of Kingston, as the Consolidated Municipal Service Manager (CMSM) serving the City of Kingston and the County of Frontenac, has committed funds for the creation of KFRP to provide grants for accessibility projects (to a maximum of \$5,000) and/or interest free forgivable loans (to a maximum of \$10,000) to assist Homeowner(s) to complete emergency repairs to their homes.

Program Rules

1.0 Household Eligibility Criteria

1. At least one member of the household must be eighteen (18) years of age to apply.
2. The household must be a permanent resident of the City of Kingston or Frontenac County.
3. The applicant(s) must be able to live independently (with or without support services).
4. The Homeowner(s) must be a Canadian Citizen, a Landed Immigrant, or have applied for permanent residency or refugee claimant status and must provide documentation to confirm (i.e. - Birth Certificate, Social Insurance Number Card, Passport, Landed Immigrant Papers, Refugee Status Papers, etc). See List of Acceptable Citizenship Documents.
5. The applicant(s) must own the home for which repair funds are being requested and the home must be registered in the applicant(s) name.
6. The home must be the sole and principal residence of the applicant(s). They must reside there at the time of application and throughout the ten (10) year affordability period.
7. The combined gross income of the Homeowner(s) must be at or below the maximum household income limits as set by the City of Kingston as adjusted annually. The income limits will be provided as part of the information package released with each round of program funding.
8. The combined total assets and investments of the Homeowner(s) must not be greater than twenty thousand dollars (\$20,000) not including Registered Retirement Savings Plan assets.
9. Homeowner(s) must not have vested interest in any other property.

10. The Homeowner(s) must not be applying for bankruptcy or have an active bankruptcy file.
11. Misrepresentation of income or information will result in the applicant(s) being deemed ineligible and, if all or a portion of the forgivable loan or accessibility grant has been paid, the loan or grant will immediately become due and payable to the Service Manager.
12. Households who have received two (2) years of KFRP funding in the past are not eligible.
13. If a Homeowner(s) has received previous funding under KFRP for a home they have since sold, the new home will not be eligible for repairs.

2.0 Eligible Home Repairs

1. The home must be owned by the applicant(s).
2. The home must be located within the City of Kingston or Frontenac County.
3. The home must be at least ten (10) years old (unless the application is for 'accessibility' purposes only, in which case there is no age limitation for the home).
4. The value of the home must be at or below the maximum house value as determined by the Service Manager.
5. The Homeowner(s) must not have a mortgage that is in default.
6. Property taxes on the subject property must be paid in full.
7. Homes may be detached, semi-detached, row houses or condominiums (Condos: will consider indoor repairs only and which reflect repair requirements separate from those common repairs that are considered part of the collective Condominium Capital Repair Responsibility).
8. Mobile Homes: Structural modifications are not eligible. Some other types of repairs may be considered on a case-by-case basis.
9. Homes must be considered to be habitable pending completion of eligible and approved home repairs (see attachment for examples of some eligible home repairs).
10. Work done prior to applying for program assistance is not eligible for funding consideration.
11. The funding is available for only 'approved' repairs to the applicant's home (other costs that may be included in the 'approved' project repairs costs are: Permit Fees, Consultant Fees and/or Project Management Fees, etc.).
12. The funding cannot be used for any other purpose other than that approved.
13. Contractors participating in the program must be experienced in the applicable trade and able to complete all work in compliance with all relevant codes and legislative requirements.

14. Contractors must confirm to have proper insurance coverage in place at the time of service.

3.0 Application and Selection Process

1. Up-to-date information will be posted on the City of Kingston website on an ongoing basis and will include: application forms, program guidelines, current program funding levels, maximum household income limits, and maximum house values, as well as any other information which may be pertinent at the time of the information release and subsequent updates.
2. All prospective Kingston-Frontenac Renovates Program applicants must complete an application form and provide all specified supportive information and documentation as required.
3. All applications and documentation must be delivered to the **Housing and Social Services Department, City of Kingston, 362 Montreal Street, Kingston, ON K7K 3H5.**
4. Applications must be complete and all documents received before eligibility review.
5. Eligible applicants will be considered on a first come, first served basis, until all funding is allocated for the current funding year.
6. Eligible applicants will be placed on a waiting list in order of receipt of the completed application and determination of eligibility.
7. Prior to project approval, the Service Manager (or delegate) may conduct a 'pre-approval' home inspection to determine if there is any other work that needs to be completed, prior to or in conjunction with the approved work, to ensure that the home will continue to be safe, sound and habitable upon completion of the approved repairs. At the sole discretion of the Service Manager, an application for assistance through the KFRP would be considered to be ineligible if findings during the home inspection warrant a discontinuation of assistance.
8. If all eligibility criteria are met and the requested project is selected, based upon the priority rating process, the Homeowner(s) will be given a Conditional Letter of Approval confirming program eligibility and identifying the specific work to be completed.
9. Upon receipt of the Conditional Letter of Approval the applicant must, within 30 days, obtain a minimum of two (2) written quotes from 'eligible' contractors to complete the approved work and submit these quotes to the Service Manager. (NOTE: The Service Manager may request more than two (2) competitive quotes if deemed necessary).
10. The lowest valid bid will be accepted and considered to be the successful bid. If however the quotes are within five 5% of each other, the Homeowner(s) may exercise their discretion if there is an identified and valid reason to accept other than the lowest valid bid.

11. Funding will be approved based upon the selection process outlined here but will not exceed the maximum funding level of \$10,000.
12. Loan Agreements providing \$5,000.00 or more in funding will be secured in the form of a second mortgage which shall be registered in second position behind the property's primary mortgage obligation.
13. Loan Agreements providing \$5,000.00 or more in funding will require the applicant to retain independent legal services to register the loan; the program budget provides up to \$700.00 for legal costs.
14. Loan Agreements providing less than \$5,000.00 in funding will require the Homeowner(s) to sign a Promissory Note.
15. Work cannot be assigned to the contractor until 'Final Approval' is provided in writing, by way of receipt of a signed Letter of Agreement and/or Promissory Note with the Service Manager. For projects receiving greater than \$5,000.00 work cannot commence until proof of registration of the funding agreement is provided.
14. Applications will continue to be received, evaluated and funding assigned until such time as all program funding has been allocated.

4.0 Terms and Conditions of Funding

1. Funding is to be used only for completion of the approved project located at the approved address.
2. Payment for any additional work completed, which was not pre-approved in writing by the Service Manager and included in the Loan Agreement and Promissory Note, will be the sole responsibility of the Homeowner(s).
3. Provisions of the Construction Lien Act, R.S.O. 1990, c. C.30, as amended or replaced from time to time will apply to work completed. In accordance with the Act, holdbacks of ten percent (10%) may be retained by the Service Manager.
4. The Homeowner(s) is/are required to collect and submit to the Service Manager, invoices for all progress and/or final payments due to contractors. If an acceptable invoice is not collected and submitted to the Service Manager, payment will be withheld. An acceptable invoice will include the contractor(s) name and address and Business Number or HST Number and the total amount of the contract. (Total amount of the contract = "final costs" including labour, material, soft costs, permits and all applicable taxes).
5. Upon receipt of an invoice for work completed, the Service Manager will make payment directly to the contractor.
6. Progress payments may be considered if required for large, higher cost projects.
7. The period of forgiveness is ten (10) years and forgiven at an equal rate (10% per year) over the ten (10) year affordability period. The term of loan forgiveness begins on the date of repair completion (final invoice).

8. If the home is sold, rented, or transferred prior to the loan forgiveness being fully earned, the Homeowner(s) must notify the Service Manager.
9. Funding which was approved for accessibility repairs made to a home, up to a maximum of \$5,000, will be in the form of a grant and will not require repayment.

5.0 Continued Eligibility

Throughout the duration of the ten (10) year affordability period:

1. The Homeowner(s) must continue to own and reside in the home as their sole and principal residence.
2. On an annual basis, the Homeowner(s) may be asked to provide (in whatever form is required by the Service Manager) confirmation of their continued residency in their home.
3. The mortgage must not fall into default.
4. House insurance must remain in place and be current.
5. If the Homeowner(s) breaches or defaults on the terms and conditions of the Letter of Agreement and/or the Promissory Note, the full 'un-forgiven' portion of the Loan will immediately become due and payable.
6. At the end of the ten (10) year affordability period when the loan is wholly forgiven or if the Agreement should fall into default and reimbursement in full has been made to the Service Manager, the Homeowner(s) may request that registered documents be removed from title at the Homeowner(s)' expense.

Inquiries can be directed to:

Housing Programs, 362 Montreal Street, Kingston, ON K7K 3H5

Phone: 613-546-2695 extension 4949

Fax: 613-546-2623

Email: housing@cityofkingston.ca



**Housing Programs
Housing and Social Services Department
Kingston–Frontenac Renovates
2020 Application Form**

PART A – SERVICE MANAGER INFORMATION

Service Manager Name: City of Kingston

Department Name: Housing and Social Services Department

Telephone Number: 613-546-2695 ext. 4949

Fax Number: 613-546-2623

E-Mail Address: housing@cityofkingston.ca

PART B – PROJECT DESCRIPTION

Homeowner(s) address and contact information (if any homeowner(s) is not at this address, attach additional page(s))

Number: _____ Street: _____

City or Town: _____ Province: _____ Postal Code: _____

Homeowner Information (Primary owner)

Last Name: _____ First Name: _____ Date of Birth: _____

Phone Number: _____ Email: _____

Citizenship/residency Status (Verification required): _____

Homeowner Information (Secondary owner)

Last Name: _____ First Name: _____ Date of Birth: _____

Phone Number: _____ Email: _____

Citizenship/residency Status (Verification required): _____

Homeowner Information (Third owner)

Last Name: _____ First Name: _____ Date of Birth: _____

Phone Number: _____ Email: _____

Citizenship/residency Status (Verification required): _____

Household Composition (All additional people living at this address but not listed above)

Please add an additional page to this document if required.

Name: _____ Relationship: _____

Age: _____ Date of Birth: _____

Name: _____ Relationship: _____

Age: _____ Date of Birth: _____

Project Information**Previous Loan Assistance**

Has this project received previous Government funding?

Example: Kingston-Frontenac Renovates Program (KFRP)/Renovation and Repair Assistance Program (RRAP), other. Yes No

If yes, name the Program Type, date it was approved and funding amount:

Name: _____ Date Approved: _____

Funding Amount: _____

Property Description:

Semi-Detached Detached Townhouse or Row House

Other (Please describe): _____

Age of House: _____ Approximate Value of House: _____

House Size: 1 Storey 2 Storey 3 Storey

Number of Bedrooms: _____

Is there a Lien on the house? Yes No (City will do a Title Search)

Are Property Taxes current? Yes No (Verification required)

Is there a Mortgage on the home? Yes No

Are mortgage payments current? Yes No (Verification Required)

Is there House insurance on home? Yes No

Are insurance payments current? Yes No (Verification Required)

Type of Work Required: (Select all that apply)

Electrical Fire Safety Heating Plumbing

Septic/Well Water drilling Structural Overcrowded Accessibility

Other – Please Specify: _____

Please provide a brief description of the required work:

Income Form

Personal information is collected in order to determine your eligibility for financial assistance. Information collected is considered confidential and will only be shared and discussed with other agencies or individuals to determine your eligibility for financial assistance.

Note: Your application cannot be processed unless you include all required documents.

| Total Household Income | Gross Amount per year |
|--|-----------------------|
| Homeowner (#1) – Attach a copy of your ‘most recent’ Notice of Assessment from the Canada Revenue Agency. (Other forms of income verification may be requested) | \$ |
| Homeowner (#2) – Attach a copy of your ‘most recent’ Notice of Assessment from the Canada Revenue Agency. (Other forms of income verification may be requested) | \$ |
| Homeowner (#3) – Attach a copy of your ‘most recent’ Notice of Assessment from the Canada Revenue Agency. (Other forms of income verification may be requested) | \$ |

Do any of the homeowner(s) listed above have any non-registered investments, savings account, etc.?

Yes No If Yes, how much? \$ _____

Do any of the homeowners listed above currently own or have a vested interest in any other property/assets? (i.e. cottage, another home, recreational vehicles, etc.)

Yes No If Yes, what do you own? _____

Approximate total value \$ _____

Is the Homeowner or are the Homeowners currently applying for bankruptcy or currently have an active bankruptcy file?

Yes No

Applicant Declaration

I/we hereby confirm that I/we are the owners of the house and property located at:

and that no other person is an owner.

I/we hereby grant permission to City of Kingston, Housing Department to make any necessary inquiries to verify my/our income, assets, liabilities and credit information.

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs costs 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 City of Kingston shall have the right to cancel the approval and recover any paid-out funds.

All information submitted as part of the application will be treated as confidential. Disclosure will be as required for the administration of this Kingston-Frontenac Renovates Program and/or in accordance with release of information signed by the applicant(s) and/or in keeping with the *Municipal Freedom of Information and Protection of Privacy Act* (MFIPPA), the *Freedom of Information and Protection of Privacy Act* (FIPPA), as well as the *Personal Information Protection and Electronic Documents Act* (PIPEDA), and all other applicable privacy law.

I/We hereby release The City of Kingston and any employee, officer, agent or contractor from any liability or claim arising from the collection, storage, use or dissemination of any information received or collected.

I/We hereby consent to the release of information to an authorized representative of The Corporation of the City of Kingston for the purpose of determining initial and ongoing eligibility for the Kingston-Frontenac Renovates Program.

I/We hereby consent to an authorized representative of The Corporation of the City of Kingston disclosing, personal information about me, my spouse or partner, and any dependents included in my/our household for the purpose of determining initial and ongoing eligibility for the Kingston-Frontenac Renovates Program.

I/we have read the Kingston-Frontenac Renovates Program Guidelines and understand the program rules and eligibility requirements.

Primary Homeowner (Print Name): _____

Signature: _____ Date: _____

Secondary Homeowner (Print Name): _____

Signature: _____ Date: _____

Third Homeowner (Print Name): _____

Signature: _____ Date: _____

Checklist

The following list is documents required to **be attached** for each member of the household as required.

| Document | Attached | Not Attached | Not Applicable |
|---|---------------------------------|--------------------------------|--|
| Homeowner (#1) – Copy of current Notice of Assessment (NOA) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Homeowner (#2)– Copy of current NOA | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Homeowner (#3)– Copy of current NOA | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of current Municipal Property Assessment Corporation (MPAC) statement | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of mortgage document and proof that payment is current | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of house insurance policy and proof that payment is current | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of property tax statement and proof that payment is current | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of Citizenship for all Homeowner(s) - See List of Acceptable Citizenship Documentation | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |
| Copy of two (2) months bank statements from all bank accounts | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Not Applicable |

NOTE: If for some specific reason you are not able to provide one of the documents listed above **OR** if you have any questions about the application form and/or process, please contact the Housing Department at the address or phone number listed at the end of the document.

List of Acceptable Citizenship Documentation

A photocopy of ONE of the following ACCEPTABLE Personal Identification Documents must be attached to your application for each member of your household over 18 years of age or older.

Please provide the appropriate documentation as outlined below according to each household member's citizenship/residency status.

Canadian Citizens

- Canadian Birth Certificate
- Social Insurance Number Card
- Certificate of Indian Status
- Confirmation by Registrar General of Notice of Registration of Birth
- Hospital birth records
- Canadian Passport

Permanent Residents

- Permanent Resident Card
- Confirmation of Landing
- Social Insurance Number Card
- Record of Landing
- Returning Resident Permit
- Canadian Travel Document The status must indicate "Landed"
- Foreign passport – must be stamped "Permanent Resident" by Citizenship and Immigration Canada
- Canada Certificate of Identity

Refugee Claimants

- Letter of acknowledgement of the claim issued by Citizenship and Immigration Canada (CIC)

Please submit completed application and all required documentation to:

Housing and Social Services, 362 Montreal Street, Kingston, ON K7K 3H5

Inquiries can be directed to:

Phone: 613-546-2695 extension 4949

Fax: 613-546-2623

Email: housing@cityofkingston.ca