

The background of the top half of the page is a close-up photograph of a light-colored wooden surface with a prominent grain. Three pairs of pliers are arranged diagonally from the top right towards the center. The pliers have black handles with red accents and silver-colored metal heads. The top pair is long-nose pliers, the middle pair is side cutters, and the bottom pair is combination pliers.

ONTARIO RENOVATES PROGRAM

CORNWALL, STORMONT, DUNDAS & GLENGARRY

**HOME REPAIRS AND
ACCESSIBILITY MODIFICATIONS**

HOMEOWNERS GUIDE BOOK

(PLEASE READ THOROUGHLY)

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Ontario Renovates provides low-to-moderate income homeowners with financial assistance for home repairs / accessibility modifications.

This guidebook should be used as a reference to help you understand the program requirements and to complete your application.

NEED HELP?

The Service Manager will be happy to assist you in understanding the application form.

We also encourage you to contact any agencies that you may be working with to help complete the application.

PLEASE NOTE:

Only **COMPLETE** applications with supporting documents will be considered.

Applications will be available effective Tuesday, November 5th, 2024. A copy can be emailed to you, mailed to you or accessed online at www.cornwall.ca or in person at the following locations:

Cornwall: 340 Pitt Street, 4th floor
Alexandria: 60 Anik St, Suite 100
Winchester: 530 Fred St, Suite G4

WHEN TO SUBMIT:

Applications will only be accepted as of Thursday, November 7th, 2024 on a first-come, first-serve basis

WHAT IS

ONTARIO RENOVATES?

Ontario Renovates is a forgivable loan / grant program for low-to-moderate income homeowners in Cornwall, Stormont, Dundas and Glengarry. This program is being delivered with funding from the federal and provincial governments.

This program provides financial assistance in the form of a 10 year **forgivable loan** to make essential home repairs, and/or a **grant** to increase a homeowner's accessibility, up to a maximum amount of \$12,000.00 (**including \$5,000** for accessibility and approved administrative costs).

2024 PRIORITIES

- 1) First time applicants
- 2) Accessibility requests
(whether first time applicant or not)

PLEASE NOTE: Any costs above and beyond your loan agreement will be YOUR responsibility.

Applications will continue to be accepted until maximum funding has been reached.

WHAT IS A FORGIVABLE LOAN?

A loan that you only have to repay under certain conditions as outlined in the Letter of Agreement is considered “forgivable.” The Ontario Renovates loan term is 10 years. Some examples of conditions for repayment (default) include but are not limited to: selling your house before the 10 year term is over, not responding to the annual update and/or renting or leasing out your home to someone else.



The forgivable loan will include the approved cost of the project as registered. Forgivable loans are registered as a **Mortgage** on the title of your home. This ensures that if you sell your house, the Service Manager will be notified and can collect on any outstanding balance.

10% of the loan amount will be forgiven for every year that the loan remains as a mortgage on the property. The loan cannot be transferred to anyone else in the event that the homeowner(s) pass away.

DO I APPLY FOR A FORGIVABLE LOAN OR GRANT?

The application form is for both programs. Grants are only available to applicants who are seeking accessibility repairs/modifications. Grants will not exceed \$5,000. If the quote indicates that your project will go over the \$5,000, it will be assumed that you are also applying for a forgivable loan for the balance. The total amount you can apply for (grants and loan combined along with administrative fees) up to a maximum of \$12,000.00.

If you are applying for an accessibility modification grant, you must also include a signed medical note by your doctor (see Appendix C).

WAIT LIST?

If you have submitted a complete application but did not meet the deadline or the priorities to receive the funding, you will remain on a wait list until December 31st, 2024. In the event that an Approved Applicant withdraws from the program, the next eligible applicant will be contacted.

ENERGY EFFICIENCY

Ontario Renovates strongly encourages the use of energy-saving products or systems. Energy efficiency and water conservation measures will be promoted wherever possible for the required repairs to the home. The funding cannot be used solely for energy efficiency upgrades.

You may also contact Enbridge Home Winterization Program at 1-888-855-3106 or online <https://www.uniongas.com/residential/save-money-energy/weatherization>.



NOTE

The City of Cornwall reserves the right to deny any application if it deems the repairs requested are not necessary repairs, will not extend the useful life of the home, or will not increase accessibility.

ARE YOU ELIGIBLE TO



You must meet the following

- Household income must **NOT** be higher than the limits outlined in the table below for your household (household includes the homeowner(s) spouse, partner, relative, and any children or dependents 18 years of age or older who are not full-time students and/or a person of no relation that resides in the home);
- Must be a homeowner in Cornwall, Stormont, Dundas or Glengarry
- Must live solely in the home noted on your application (principle residence);
- Maximum market value of the home **CANNOT** exceed **\$450,805.00** (based on most recent Municipal Property Assessment Corporation (MPAC) statement);
- Homeowners must be Canadian Citizens, Landed Immigrants or have Refugee Claimant Status;
- Property taxes, insurance and mortgage payments must all be up to date;
- Insurance coverage for the full market value of the home must be current; and
- The project must meet the eligibility requirements outlined

HOUSEHOLD SIZE AND HOUSEHOLD INCOME (LINE 23600 INCOME TAX)

1 PERSON OR MORE - \$88,000.00

Completed applications will be assessed based on eligibility and first come—first serve.

ELIGIBLE PROJECTS



HOME REPAIRS

The repairs are required to improve the safety, living conditions and energy efficiency of a home.

Examples of such work are not limited to:

-Heating systems (including hot water tank replacement), doors and windows, roofs (including chimney removal for health and safety, installation of eavestroughs insulation and proper attic ventilation), electrical replacement for health and safety, foundation, septic system, well and insulation (as per building code requirements).

We recognize that one major project may include several components.



ACCESSIBILITY MODIFICATIONS

These are modifications that provide a permanent improvement to homeowners with a disability or physical limitation.

Examples of such work may include, but are not limited to:

-Ramp, handrails, chair and bath lifts, height adjustments for countertops, cues for doorbells/fire alarms.

All applications for accessibility modifications must also include a signed medical note by your doctor (Appendix C).

INELIGIBLE PROJECTS/APPLICATIONS

Examples of projects/applications that **WILL NOT** be considered:

- Any work performed prior to loan/grant approval
- Modifications to any commercial or non-residential properties.
- Installation or repair of Solar panels
- Cosmetic Repairs ie: projects that do not improve the safety, living conditions and energy efficiency of a home.
- Properties outside S. D. & G.
- Homes on leased land (without written consent and approval from the board)
- Projects that have already started
- Rental properties which include duplexes, apartment(s) within the home, semi-detached properties owned by one homeowner.
- Applications where the household income is more than the defined limits in the table on page 5
- Properties valued at more than \$450,805 (based on the latest MPAC notice of assessment)
- Repairs on vents and louvers, chimneys, electric systems, plumbing, minor foundation repairs, damaged walls, floors or ceiling

ROLES & RESPONSIBILITIES

SERVICE MANAGER



- Provides access to the government's funding
- Has signing authority over the loan/grant agreement
- Reviews, approve or deny the application
- Corresponds with the Applicant(s)
- Performs Title Searches
- Completes a home visit and photograph area(s)
- Issues payment(s) to the Contractor(s)

NOTE: Homeowners approved for the program are required to enter into an Agreement with the City as all loans are secured by way of a Mortgage that is registered on the Title of the homeowner's property.

APPLICANT(S)



- **Works directly with the contractor(s)**
- Completes the application and provides required documents as per the checklist
- Obtains a minimum of 2 contractor quotes per project
- Allows the Service Manager access to the home for a home visit
- Contacts contractor(s) references
- Obtain contractor(s) HST and WSIB number
- Inquire about a building permit requirement with the municipality or county for each project
- Completes and submits the annual update letter

THE PROCESS

Ontario Renovates has nine steps in its process. We have highlighted each step in the following pages. If you have any questions, please do not hesitate to contact the Service

1 APPLICATION



The application will be made available as of **Tuesday, November 5th, 2024**. You will be able to access it online at www.cornwall.ca as well as in person. You may also request that one be sent to you by mail, email or fax by calling 613-933-6282 or emailing humanservices@cornwall.ca

Applications will only be accepted as of Thursday, November 7th, 2024.

Only completed applications with supporting documents will be accepted. You may submit your application in person, via email, mail or fax.

AN EXAMPLE OF A COMPLETED APPLICATION IS FOUND ON PAGE 14 OF THIS GUIDE BOOK.

Please refer to Application Checklist on page 13 for required documents.

2 APPLICATION REVIEW



Once your completed application is reviewed & meets all eligibility criteria, a home visit will be scheduled.

If you have not yet submitted 2 estimates per project (at the time you submitted your application) you will be advised to do so during the home visit.

3 HOME VISIT

At the home visit, a Case Manager will review the requested projects with you, take photos of the project area(s) where possible and may discuss the order of priority of your projects (in the event of limited funding) or might identify other areas for consideration.

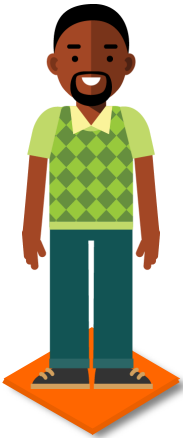
Page 7 is required to be reviewed and page 10 must be signed by the homeowner(s).

NOTE: home visits conducted are for internal administrative purposes only. They are not by-law compliance inspections or building code inspections, and provide no guarantees.

THE PROCESS



CONTRACTOR SELECTION



You are strongly encouraged to research your chosen contractor (s) and verify their references. The relationship during the project will remain with you and the contractor(s). The Service Manager is not responsible for communicating with the contractor(s). You should get competitive quotes for all repair projects being considered.

PROJECT SCOPE - A good way to get competitive quotes is to make sure that all contractors are quoting on the exact same job. **You** should clearly identify, in writing, a detailed description of what work needs to be done. That way, every contractor is giving a quote for the same job and it will help you decide which quote looks the best to you.

CONTRACTOR QUOTE - Each quote must be clearly written, outlining in detail the scope of work and the entire proposed project. It should include the contractor(s) name, business address, HST#, WSIB #, date of quote.

NOTE: Be sure to ask your contractor to include any permit and disposal fees in their quote.

ALSO...

- Ask the Contractor for a copy of their WSIB Certificate. **PLEASE NOTE:** As of January 1st 2013, ALL contractors **MUST** be WSIB certified to work in Canada.
- Make sure that your chosen contractor is someone you feel comfortable doing work in your home or on your property.
- Ask for **REFERENCES** from the contractor of past customers and call them. Speaking to previous customers will give you an idea of the contractor's workmanship and customer satisfaction levels.
- Do you know someone who has had the contractor(s) do work in their home? Sometimes this is helpful because you can ask if they were happy with the work done.
- Once projects are approved, the Service Manager will mail the signed Confirmation for Contractor Form to the contractor. Following that, the homeowner can call the contractor directly to schedule the work. '
- The work must start 90 days after the Letter of Agreement is signed

NOTE: quotes for materials must be MODEST in nature. Cosmetic Repairs ie: projects that do not improve the safety, living conditions and energy efficiency of a home are ineligi-

Please feel free to share this page directly with the contractor.

THE PROCESS

5 AFTER THE HOME VISIT

Following your home visit, if your project(s) is approved, you will be required to attend an appointment in the office, to review your approved projects, sign a letter of agreement, and promissory note.

If your project(s) is denied, a notice of decision letter will be sent.

6 APPROVED PROJECTS BEGIN

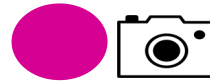


PLEASE NOTE: Work may begin **ONLY AFTER** you have signed a letter of agreement with the Service Manager. Any work that has been started prior to you signing the letter of agreement will **NOT** be eligible for funding.

Once your project is approved, you will be notified that you may begin work.

NOTE: work must start within 90 days of the date you signed your Letter of Agreement.

**Approved Applicant Responsibility:
Schedule the work with your contractor.**



PROJECT IS COMPLETE



Once the project is completed, the contractor will provide you with an invoice. This invoice is to be provided to the Ontario Renovates program and it shall be processed for payment (the homeowner(s) will not unreasonably hold up the process for payment to the contractor(s).

The Service Manager will not return to your home to verify the completed work, unless you are randomly selected for a post project home visit.

Service Manager

Discretion:

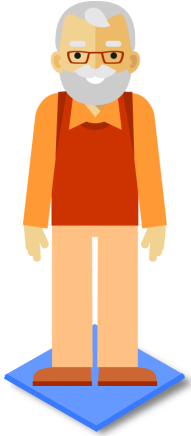
The Service Manager will provide the payment to the contractor once the work is complete. The Service Manager will not discuss dissatisfaction of work completed. In such case, the homeowner will need to seek legal advice.

THE PROCESS

8



PAYMENT



Once the Service Manager receives the invoice(s), the payment will be issued directly to the contractor(s).

NO CASH ADVANCES will be issued. It is important that you tell your contractor that they will be paid only after the project is completed.

PLEASE NOTE:



Payments may take up to 3-4 weeks to process. This means that it could take as many as **30 - 45** days for your contractor(s) to get paid.

9

ANNUAL UPDATE

An annual reporting form will be sent to the homeowner each year, representing the anniversary date of the completion of the project(s). This form is to ensure compliance with the program loan. It is to be completed and returned by the due date.

LOAN DEFAULT

A loan default constitutes one or more of the following events:

- Use of the funding for a purpose other than approved;
- The Applicant(s) becomes bankrupt or insolvent;
- The Applicant(s) sells, rents, or transfers the property prior to the loan forgiveness being fully earned;
- The Applicant(s) ceases to occupy the property as his or her principal residence;
- The death of the Applicant, if there is one Applicant, or the death of the last survivor if more than one Applicant (i.e., registered on Title);
- Any false representation, statement, declaration or information provided by the Applicant(s) as of the time it was made or given.
- Failure to return the "Annual Reporting" form .

In the event of a default, the City of Cornwall shall recover the funds as follows:

- The applicant issues a cheque payable for the balance of the forgivable loan;
- The forgivable lien is discharged and a new lien is issued for the balance of the loan. The new lien will only be discharged when the balance is paid in full.

Please see a sample application on pages 14-21

SAMPLE APPLICATION



2024 ONTARIO RENOVATES APPLICATION FORM

LIST of REQUIRED DOCUMENTS TO BE SUBMITTED WITH YOUR APPLICATION – NO EXCEPTIONS	
Proof of annual income for all household members 18 years of age and older. The 2023 Income Tax Notice of Assessment (NOA) from Revenue Canada. A copy can be obtained from your Canada Revenue Agency online account or by calling 1-800-959-8281. NO OTHER DOCUMENT WILL BE ACCEPTED , including tax return summaries.	<input type="checkbox"/>
Proof of homeownership – Deed or Charge or Mortgage must be in applicant(s) name.	<input type="checkbox"/>
Proof of residency at property. Examples: Driver's license, utility bill (dated within the last 30 days).	<input type="checkbox"/>
Proof that home insurance is current, and payments are up to date. Examples: insurance policy indicating the term and payment schedule with proof of payment (bank statements) or a letter from the insurance broker. (A Confirmation of Insurance form is attached, if required. See Appendix A.)	<input type="checkbox"/>
Proof that municipal property taxes are paid and up to date. Examples: Property tax statement <u>and</u> receipt.	<input type="checkbox"/>
Property value assessment. Examples: Most recent MPAC assessment or the property tax statement.	<input type="checkbox"/>
Proof that mortgage payments are paid and up to date. Examples: 3 months of recent bank statements or letter from bank. (A Confirmation of Mortgage form is attached, if required. See Appendix B.)	<input type="checkbox"/>
If applicable, medical confirmation or letter from a health care professional for home modifications for accessibility. (An Accessibility Project Medical form is attached, if required. See Appendix C.)	<input type="checkbox"/>
If applicable, proof of full-time attendance at a recognized educational institution for students living in the household who are 18 years of age or older.	<input type="checkbox"/>
Mandatory but not necessary at the time of application (preferred). Contractor quotes (minimum of 2 estimates per project).	<input type="checkbox"/>

1. About the owner(s) of the property

Language of correspondence: <input checked="" type="checkbox"/> English <input type="checkbox"/> French	Client Type:
Household Size: <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ person(s)	<input type="checkbox"/> Senior (55+) <input type="checkbox"/> Youth (18-25) <input checked="" type="checkbox"/> Accessibility <input type="checkbox"/> Other

Property Owner(s)

Please list all persons registered on the title of the property:

First Name <u>John</u>	Last Name <u>Doe</u>
First Name	Last Name
First Name	Last Name

2. Project Address

Street Number and Name / RR# <u>1234 Main St.</u>		PO Box <u>111</u>
City / Municipality <u>Cornwall</u>	Province <u>ONT</u>	Postal Code <u>K6H 5T9</u>
Home Telephone # <u>613-555-5555</u>	Cell telephone # ()	Other number (optional) ()
Email Address (optional)		
<p>Has this property previously received government funding for home repairs? Examples: Ontario Renovates, Residential Rehabilitation Assistance Program (RRAP)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please specify program, date, type of repair and account # (if known).</p> <p>_____</p> <p>_____</p>		
<p>Check house type: <input checked="" type="checkbox"/> Single detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Row/Townhouse <input type="checkbox"/> Mobile Home (not on leased land) Age of the property: <u>35</u> years</p>		

3. Determining the net annual household income

Definitions:

“Household Members” [for this purpose]

- includes the homeowner(s) spouse, partner, relative, and any children or dependents 18 years of age or older who are not full-time students.
- a person of no relation that resides in the home.

“Income”

- means net income, as per Line 23600 of the Income Tax Notice of Assessment from the Canada Revenue Agency.

In the table below, list the names of all household members who are 18 years of age or older who are **not** full-time students. Include everyone’s net income as per line 23600 of the 2023 Income Tax Notice of Assessment.

Full Name	Annual Net Income
John Doe	\$ 42,000
	\$
	\$
	\$
	\$
Total	\$ 42,000

Please attach the 2023 Income Tax Notice of Assessment for each person listed above

Note:

- The maximum household income for the Ontario Renovates program of the City of Cornwall and the United Counties of SD&G is according to the chart below, and as per line 23600 of the 2023 Income tax Notice of Assessment. If the total annual household income exceeds the amounts noted, you do not qualify for funding under this program.

Household of 1 or more \$88,000.00

- If applicable, proof of full-time attendance in a recognized educational institution will be required.
- As noted under Terms and Conditions, if a false declaration is made, the City of Cornwall shall have the right to cancel the approval and recover any paid funds.

4. Dependents/Others living in the home

List dependents living in the home who are under 18 years of age, and anyone who is 18 years of age or older and a **full-time** student.

Name	Age	Name	Age
Jane Doe	14		

5. About the property

Value of the property based on most recent property tax assessment \$175,000		Number of bedrooms <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4		Are the property taxes paid up to date? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have a mortgage? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If yes, are the payments up to date? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Is your property currently insured? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If yes, are the payments up to date? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Are any of the repairs requested part of an insurance claim? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					

6. Home repairs and modifications requested

Check all that apply:

<input checked="" type="checkbox"/> Window(s)	<input type="checkbox"/> Roof	<input type="checkbox"/> Heating
<input type="checkbox"/> Door(s)	<input checked="" type="checkbox"/> Accessibility	<input type="checkbox"/> Electrical replacement for health & safety reasons
<input type="checkbox"/> Foundation	<input type="checkbox"/> Insulation	<input type="checkbox"/> Septic system
<input type="checkbox"/> Well	<input type="checkbox"/> Other (explain):	

Please give a brief description of the type of work identified in the list above:

Accessible Shower
Update windows

Note: The repairs must bring the home to a minimum level of health and safety or extend its life. The repairs must not be solely to modernize, improve the appearance or be exclusively for energy efficient upgrades. The home visit may determine that the requested project(s) is/are not suitable for this program.

Accessibility Modifications

If you or a member of your household has a physical limitation or a disability, please list modifications that are required to your home to enable this person to continue to live independently in the home.

Replace bathtub for accessible shower

Note: You **must** provide confirmation from a qualified expert such as a doctor, physiotherapist, or occupational therapist on the type of modification required. Verification can be via healthcare professional's letter/note or by using the Accessibility Project Medical Form (attached).

7. Funding from other sources

You must disclose any funding from other sources, in any form, received or expected to be received for work that will be covered through this program. Examples: grants, March of Dimes-Home Modification Program, Renaissance Housing Renovation Program, other forgivable loans.

Have you or will you be seeking funding from other sources for repairs/renovations?

Yes No If YES, please explain:

8. Completing this application

Did anyone help you fill out this application form? Yes No

If yes, please provide the contact information of the person who filled out the form in case clarification is needed.

Name: Mary Doe	Relationship: Sister
Telephone #: (613) 555-6666	Email (optional):

Consent of applicant(s) is for the Social Housing Division to contact the person who provided assistance with this application.

I/We, the applicant(s), hereby authorize the Housing Programs of the City of Cornwall and/or its authorized representatives to contact the person (identified in Section 8) who helped in completing this form should clarification be necessary.
Please initial Yes <u>JD</u> No _____

HOME VISIT AUTHORIZATION FORM

In consideration of the Corporation of the City of Cornwall and the Counties of Stormont, Dundas and Glengarry, considering the undersigned Homeowner(s) for the Ontario Renovates Program, the undersigned Homeowner(s) hereby acknowledge, authorize and agree as follows:

1. The Corporation and its employee(s) may conduct one or more visual observations of the Homeowner's property and write a report. The report will be based on observations of the condition of the property, as identified by the Homeowner(s) as of the date of the home visit. The Homeowner will not receive a copy of this report.
2. The home visit and written report is for internal, administrative purposes only to determine the Homeowner's eligibility under the Ontario Renovates Program, or to assess completion of the project (if applicable), and is not exhaustive and an all-encompassing observation which does not provide a guarantee, warranty or assurance as to the physical state of the property or compliance with any applicable by-laws, property standards, Ontario Building Code requirements or any other laws
3. The Corporation reserves the right to recommend a different project for renovation, or a modified scope of work. However, the Corporation, or anyone acting on behalf of the Corporation, shall have no responsibility for identifying other deficiencies in the home or areas in need of repair or renovation.
4. Photographs may be taken to justify the repairs requested under the Program.
5. The Corporation is not responsible or liable to the Homeowner(s) for the non-disclosure or discovery of any latent or patent defects in materials, workmanship, or any other problems that might arise or become evident after the home visit date. The Corporation do not assume any risk or responsibility in connection with this home's condition, deficiencies, performance, or lack thereof or for the cost of any reported or unreported defects or conditions.
6. The Homeowner(s) hereby releases and forever discharges the Corporation, Her Majesty the Queen in the Right of the Province of Ontario, their employees, elected officials, officers, directors, successors and assigns (collectively the "Releases") from and against any claims and demands for payment for losses, damages, injury and/or death arising out of the condition of the property owned by the homeowner, as well as, the non-disclosure or discovery of any latent or patent defects in materials, workmanship, or any other problems that might arise or become evident after the inspection date, or any problems with any construction, renovation or remediation conducted on the Property. It also indemnifies the Releases from any claims and demands for damages or losses the Releases may incur in respect of the foregoing.

HOME VISIT AUTHORIZATION FORM (continued)

7. Notwithstanding the foregoing, if the Agent discovers an issue or issues, which in his or her opinion presents imminent risk to either life safety or significant property damage, the Homeowner(s) hereby authorizes the Corporation to notify the requisite authorities of such issue(s), and/or contact its pre-approved contractors to complete the necessary repairs immediately. In such a case, the said contractor will invoice the Homeowner directly.

If the Homeowner(s) qualifies under the Program, the cost of the repair may be added to the Ontario Renovates Program allocation. If the Homeowner(s) does not qualify under the Program, the Homeowner(s) will be responsible to pay the contractor for the work completed. It is understood and agreed that if the Corporation invoke the rights contained in this paragraph, the terms of Paragraph 5 herein continue to apply.

Terms and conditions

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

1. The City of Cornwall and/or its authorized representative or agents may carry out the necessary enquiries for the purpose of confirming the information provided in this application form.
2. Any work carried out before confirmation of approval from the Housing Programs of the City of Cornwall, through the executed Letter of Agreement, is not eligible for assistance.
3. Under no circumstances will the homeowner(s) be allowed to perform any of the labour or supply any of the materials.
4. The contractual relationship is between the homeowner and the contractor.
5. The amount of the grant or forgivable loan is based on the costs of the repairs/modifications approved by the Housing Programs of the City of Cornwall.
6. The entire amount of the grant or forgivable loan, if approved, may only be used to finance the approved home repairs/modifications in the dwelling identified on this application form and/or during initial home visit.
7. The grant or forgivable loan will be subject to the terms and conditions set out in the final loan agreement letter and any loan related documentation.
8. The loan for home repairs is forgiven at an equal rate of 10% per year if the homeowner continues to own and occupy the home for that 10-year period. Homeownership confirmation is mandatory on an annual basis.
9. All applicants who do not qualify will be notified in writing by the Housing Programs of the City of Cornwall of their ineligibility for funding.
10. Eligible applicants will enter into an agreement (contract) with the City of Cornwall and will be required to sign a Promissory Note. If the forgivable loan is more than \$5,000, the Housing Programs will execute a security agreement in the form of a Certificate of Lien on the property.
11. In the event that any terms and conditions of the forgivable loan are in default, as per this Application Form and paragraph 10 of the Letter of Agreement (if approved) or that a false declaration is made, the City of Cornwall shall have the right to cancel the approval and recover any paid funds.

Declaration

I/We hereby confirm that the information provided is complete and accurate in every respect.

I/We hereby confirm that I/we will not be absent from our home (principal residence) for 90 days or more per year, as per local rule and consistent with other local housing benefit rules.

I/We hereby confirm that I am/we are the owner(s) of the dwelling and no other person is an owner and that no other persons having matrimonial interest as an owner.

I/We hereby authorize the Housing Programs of the City of Cornwall to contact the contractors who provide estimates ONLY should clarification be necessary.

I/We hereby authorize the home visit to this property as required by the Housing Programs of the City of Cornwall

I/We understand any inspections conducted are for internal administrative purposes only. They are not by-law compliance inspections or building code inspections, and provide no guarantees.

I/We hereby have read, understood, and agree to the terms and conditions, and to the home visit authorization.

Name (please print) <i>John Doe</i>	Signature <i>J. Doe</i>	Date <i>31/10/2024</i>
Name (please print)	Signature	Date
Name (please print)	Signature	Date

For Internal Use

Application review:	
<input type="checkbox"/> Meets Eligibility Criteria (next step – home visit) <input type="checkbox"/> Denied Reason:	
Staff Signature:	Date: