RENOVATE LANARK
GENERAL PROGRAM GUIDELINES & APPLICATION PROCEDURES

APPLICATION DEADLINE IS JUNE 29, 2012

Renovate Lanark is a Lanark County program for low and modest income households that provides funding for necessary housing repairs for low income home owners and housing modifications for persons with disabilities. For more information visit our website at www.lanarkcounty.ca.

There are programs for both homeowners and landlords. Homeowners can receive a onetime forgivable loan that does not have to be repaid – provided the borrower meets all the terms of the loan approval. Households must meet income limits and houses must be modest. To be eligible for full loan forgiveness owners must agree to own and occupy their home for ten years. Funds are not available for work already started.
Both Landlords and Homeowners may apply for a one time grant for accessibility modifications, however homeowners cannot apply for both programs.

Home Repairs (Homeowners Only)

To qualify, existing buildings must need repairs to bring them up to a minimum level of health and safety and extend their useful life by addressing urgent, essential repairs or replacements to at least one of these building elements:

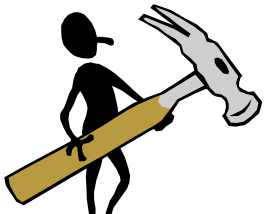
Structural (including roof)	Plumbing	Fire Safety
Electrical	Heating	

Cosmetic repairs and routine maintenance are not eligible for funding. For example: driveway paving, kitchen cabinet replacement, bathroom makeovers.

Homeowners are required to submit three price quotes from qualified tradesmen for the project. Repairs are funded on a least cost basis.

Homeowners may apply if the value of their property does not exceed $250,000 and their household income is less than $74,700.

The maximum loan is $15,000 and is forgivable after ten years if the homeowner continues to own and occupy the unit. The loan will be secured on title in the form of a second mortgage.



Modifications for Persons with Disabilities (Homeowners & Landlords)

A one time grant, to a maximum of $3,500 is available to both homeowners and landlords who wish to modify an existing dwelling to improve access for a person with disabilities. The improvements must be permanent and are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home.

Homeowners may apply if the value of their property does not exceed $250,000 and their household income is less than $74,700. A healthcare professional must confirm the disability and prescribe the modification required for greater independent living.

Landlords may apply if their rental unit is rented below average market rent (see chart below) and occupied by a tenant with a disability whose annual household income is below $74,700.

Documentation

Applicants for all programs must supply confirmation of:

- current property value assessment
- property taxes paid
- household income
- verification of home insurance
- verification of need from a healthcare professional - (grant only)

Maximum Market Rents 2012

The maximum allowable rent (including utilities) for the Modification for Persons with Disabilities Program is:

Bachelor & One bedroom unit	$650
Two bedroom unit	$750
Three bedroom unit	$800
Four bedroom & larger	$850

1. DO YOU QUALIFY?

a) Property must be located in Lanark County or the Town of Smiths Falls
b) The assessed value of your home must not exceed $250,000
c) Total Household income must not exceed $74,700
d) Your home must require urgent repairs or modifications

2. COLLECT INFORMATION

If you meet the above qualifications, you will need to collect the following information:

a) Gross income for members of your household
b) Proof of ownership & insurance coverage for your home
c) Municipal taxes and mortgage paid and up to date
d) If applicable, medical referral form for home modifications for disabled residents
e) MPAC Property tax Assessment
f) Photo identification

3. SUBMIT APPLICATION

Renovate Lanark application forms are available on the website or at Lanark County Social Housing, 99 Christie Lake Road, Perth K7H 3C6 613-267-4200 ext 2402 or toll free 1-888-952-6275.

Your completed application must be submitted no later than June 29, 2012.

You will need to obtain a minimum of three written quotations from insured contractors with HST number.

Note: If your repairs cost more than the maximum loan of $15,000, you will be required to pay the balance of the costs.

4. SITE VISIT

Once your application has been received and reviewed, you will be contacted to schedule a site visit. Staff will meet with you to review the information you submitted and inspect the house for necessary repairs.

5. PROJECT APPROVAL

Once your project is approved you will receive a letter of agreement that outlines the scope of work, funding commitment, term for loan forgiveness and roles and responsibilities of the home owner and the Service Manger. Work must begin within 120 days of the date of this letter of agreement.

6. SECURITY AGREEMENT

Applicants for the Home Repair Program will be required to register a security agreement in the form of a mortgage on title at the expense of Lanark County.

7. COMPLETE PROJECT

Contact the approved contractor to begin the work. Housing Staff may inspect the progress of the work, and will verify that the project has been satisfactorily completed. Ensure all invoices received from the contractor note the HST number. Invoices should be submitted to the Social Housing Department accompanied by a request for payment form, which will be supplied with your letter of agreement. Payment can be made directly to the contractor.

For Further Information Contact:
Lanark County Social Housing
Phone: 267-4200 ext 2401
Toll free: 1-888-952-6275
E-mail: ss@lanarkcounty.ca