

Affordable Housing Capital Grant Application

The Affordable Housing Capital Grant provides funding in the form of a 15-year forgivable loan and is available to Lanark County property owners, community agencies, non-profit and for-profit residential developers who are planning to build new affordable rental housing units or convert non-residential buildings to new affordable rental housing units. Homeowners in Lanark County who are planning to add a secondary unit in their owner-occupied home that will be rented out may also be eligible. The maximum funding is based on the cost of approved work items and HST, payable up to \$25,000, with an additional \$10,000 for units built in the Municipality of Mississippi Mills.

Program Information

1. Funding is intended to create:
 - New purpose-built rental housing.
 - Acquisition and/or rehabilitation of existing residential buildings to increase or prevent the loss of affordable housing stock (e.g. a single home converted to two units, an apartment building in disrepair)
 - Conversion of non-residential buildings or units to purpose-built affordable residential rental buildings or units (e.g. a commercial building converted to rental housing).
 - Addition of new affordable buildings or units to existing residential and non-residential buildings (e.g. adding a rental housing unit above a store).
 - Social/affordable housing redevelopment which involves building new affordable units on existing social housing sites.
 - Secondary suites or additional residential units (e.g. coach house or apartment over a garage) that are being rented out and where the homeowner lives in the primary dwelling.
2. The proposed rental unit must be a self-contained unit with a private kitchen, bathroom facilities, and sleeping areas, within your existing family home or on the property lot of your single-family home. The local planning/building department will set additional rules for secondary suites/rental units around parking requirements, exits and entrances, service or minimum or maximum unit size.
3. Repairs or modifications already started or completed prior to project approval are not eligible for funding.
4. Applicants must currently occupy the home for which the Secondary Suite Application is submitted, and it must be the primary residence of the applicant(s)/owner(s) for the duration of the Affordability Period (15 years).
5. The building permit must be attached to the application form.
6. A sub search will be completed to verify ownership of the property for project funding.
7. Insurance, property taxes and mortgage of the property must be paid up to date.
8. Insurance coverage for the full market value of the home must be current.
9. The homeowner must be a Canadian citizen, landed immigrant, or have refugee claimant status.
10. The home must be deemed structurally sound to accommodate the renovation.
11. Zoning must be in place to allow the secondary suite or additional residential unit.
12. A Loan Agreement must be signed for all funding approved, and a mortgage will be registered on the title of the property.
13. Lanark County will discharge the mortgage at the end of the forgiveness period of the loan (15 years) at Lanark County's expense.

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14. Construction must commence within 120 days of written project approval from Lanark County. Construction must be completed, including a valid occupancy permit, within 24 months of the date the funding agreement is signed.
15. Rents charged during the Affordability Period (15 years), cannot exceed 100% of the Average Market Rent as determined and communicated annually by the Lanark County.

Housing Services Department. The current maximum unit rents are as follows:

Unit Size	100 % AMR	Maximum monthly rent if utilities are included
Bachelor	\$1,350**	\$1,450
One-Bedroom Unit	\$1,350*	\$1,450
Two-Bedroom Unit	\$1,503**	\$1,603
Three+ Bedroom Unit	\$1,725**	\$1,825
<p>Source: * Data provided by the Ministry of Municipal Affairs and Housing ** Value set by Lanark County where there is no data, approved by the Ministry of Municipal Affairs and Housing</p> <p>Note: AMRs are updated on an annual basis. Rents for affordable units under this program must remain at the affordable level for the full term of the agreement.</p>		

16. The homeowner will select the tenant that moves into the rental unit. Prior to move-in, the tenant must be determined as eligible by the Social Housing Registry to rent the unit, as follows:
 - a. At least one member of the household is 16 years of age or older, and able to live independently.
 - b. Each member of the household is a Canadian citizen; or has made an application for status as a permanent resident; or has made a claim for refugee protection, and no removal order has become enforceable against any member of the household.
 - c. No member of the household owes arrears to any social housing provider in Ontario.
 - d. No member of the household has been convicted of misrepresenting their income for the purpose of receiving rent-geared-to-income assistance in the past two years.
 - e. The gross household income of residents in the affordable rental housing units shall not be more than the maximum income limits prescribed in the *Housing Services Act*. The maximum household income limits are updated on an annual basis. The landlord must follow the County’s requirements for tenant selection, income verification for the first year of residency (when the tenant applies for the housing unit), reporting, and overall administration of affordable rental housing units.

Table 2: Maximum Gross Annual Household Income for Residents of Affordable Rental Housing Units	
Household Size	Gross Annual Household Income
Bachelor Unit Household	\$32,000
One Bedroom Household	\$46,000
Two Bedroom Household	\$52,500
Three Bedroom Household	\$56,000
Four+ Bedroom Household	\$65,000
<p>Note: The income limits are based on one, two, three and four+ bedroom Housing Income Limits prescribed in the <i>Housing Services Act</i>.</p>	

- f. Household assets are below the Lanark County Housing Services Asset Limit: \$200,000.

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Remove and retain pages 1 and 2 of the application for your information.

For Office Use Only
<p>Date received: _____</p> <p>Date application deemed complete: _____</p>

Applicant/Owner Information:

Names of owner(s) on title for the property for which this application is made:

1. _____
 - a. Phone number _____
 - b. Email address* _____

2. _____
 - a. Phone number _____
 - b. Email address* _____

3. _____
 - a. Phone number _____
 - b. Email address * _____

Required: Two pieces of identification that includes legal name, date of birth, one which includes a photo, and one which includes a signature (e.g. driver's license, Ontario Photo Card, Age of Majority Card, or Canadian Passport) for each applicant/owner. NOTE: Health cards can not be accepted.

**Please complete the attached Consent for Email form*

Property Address:

Number: _____ Street: _____ Unit: _____

Province: _____ Postal Code: _____

Is this the primary residence for all homeowners: Yes No

Alternate contact in the event that you cannot be reached:

Name: _____ Phone number: _____

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Proposed Project Information:

Has the applicant/owner(s) and/or this property received previous government funding through any other programs? e.g. Homeownership Downpayment, Renovate Lanark: Yes No

If yes, provide the project reference number, details of work completed, and the date of approval.

Property Description:

Semi-detached Detached Townhouse/Rowhouse Other

Age of house: _____ Value of house: _____

Number of bedrooms: _____ Is this a mobile home? Yes No

Property Clearance:

Mortgage paid up-to-date: Yes No *Copy of most recent mortgage statement required.*

Insurance paid up-to-date: Yes No *Copy of current insurance certificate/policy required.*

Property taxes paid up-to-date: Yes No *Copy of most recent property tax bill required.*

What is the total value of all mortgages and liens registered on the property? _____

Are any of the applicant/owner(s) in the process of applying for bankruptcy, or have an active bankruptcy file: Yes No

Are there any current municipal or provincial work orders on the property? Yes No

Scope of Work:

Estimated project cost _____

Attach all the following documents:

Building permit, or where a building permit is not required, written verification is required from the municipality that project is approved for secondary suite or additional residential unit zoning.

Site drawings: floor plan drawings for both the primary dwelling unit and the rental unit

Project quotes

Any additional information relevant to the project

Project Funding

A maximum loan of \$25,000 can be approved, with an additional \$10,000 for projects in Mississippi Mills. Provide verification and details of how the remainder of the project is being funded. _____

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Proposed Rent

Number of bedrooms in rental unit:

- Bachelor Proposed monthly rent: _____
- One Bedroom Proposed monthly rent: _____
- Two Bedroom Proposed monthly rent: _____
- Other: _____ Proposed monthly rent: _____

Rents must not exceed the annual Average Market Rent table. A reduction of rent is encouraged if the tenant is to pay some or all utilities.

Which Utilities will be included in the rent:

- Electricity Cost if not included: _____
- Heat Cost if not included: _____
- Water Cost if not included: _____

Required Documents Checklist

Your application will be delayed if any required documents are missing. Copies of the following documents must be attached to your application:

Item:	Yes	No	Not Applicable
Government issued photo identification (e.g. passport, driver's licence, Ontario Photo Card, Age of Majority card), copied front and back, that includes legal name, date of birth, and signature, must be provided for each applicant/owner.	<input type="checkbox"/>	<input type="checkbox"/>	
Verification of any other government funding received (e.g. Investment in Affordable Housing (IAH) - Homeownership or Renovate Lanark, Residential Renovations Assistance Program (RRAP), Affordable Housing Program (AHP) - Homeownership or other), Ontario Priorities Housing Initiative (OPHI) if applicable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of current insurance certificate or insurance policy for the property.	<input type="checkbox"/>	<input type="checkbox"/>	
Copy of recent property tax bill.	<input type="checkbox"/>	<input type="checkbox"/>	
Copy of most recent mortgage statement for the property (usually issued at the end of the year).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building permit, or where a building permit is not required, written verification from the municipality that project is approved for secondary suite or additional residential unit zoning is required.	<input type="checkbox"/>	<input type="checkbox"/>	
Site drawings: floor plan drawings for both the primary dwelling unit and the rental unit.	<input type="checkbox"/>	<input type="checkbox"/>	
Quotes for the project costs.	<input type="checkbox"/>	<input type="checkbox"/>	
Financial documents for remainder of project funding.	<input type="checkbox"/>	<input type="checkbox"/>	

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Applicant/Owner's Declaration and Acknowledgement:

- I/we hereby confirm that I/we are the owners of the house and property located at the address identified in this application, and that no other person is an owner.
- I/we hereby grant permission to Lanark County to make any necessary inquiries to verify the information provided in this application as it relates to eligibility for the Affordable Housing Capital Grant.
- I/we hereby acknowledge that if this application is approved, funding will only be used for work approved, and does not apply to any work started or completed before this application.
- I/we hereby acknowledge that if this application and project is approved, I/we cannot apply for any provincial tax rebate programs for these repairs.
- I/We hereby authorize the inspection of this property as required by Lanark County.
- I/We understand any inspections conducted are for administrative and assessment purposes only. These inspections do not determine compliance with by-laws or building codes and provide no guarantees.
- I/We authorize a representative of Lanark County to take digital photographs of the property/home for the purpose of documenting the project for Affordable Housing Capital Grant.
- I/we hereby certify that all information contained in this application is true and complete in every respect.
- I/we acknowledge that in the event that Lanark County discovers that a false declaration has been made on this application, Lanark County shall have the right to cancel the approval, and I/we will be liable for repayment of all funds issued under the Affordable Housing Capital Grant on my/our behalf.
- I/we acknowledge that we must sign a Loan Agreement for the amount of approved funding before funding is advanced.
- I/we acknowledge that the funded rental unit must be rented by an eligible tenant, with Affordable rents charged, for the duration of the Affordability Period (15 years).

I/we acknowledge and consent that a mortgage will be registered on the property for the amount of approved funding. Lanark County will discharge the mortgage at the end of the forgiveness period of the loan (15 years) at Lanark County's expense. I/We acknowledge that in the event of default as outlined in the agreement, I/we, as the grant recipient, will be responsible to discharge the mortgage at our cost.

Print Name	Signature	Date
Print Name	Signature	Date
Print Name	Signature	Date

Personal information contained in this Application or any attachments hereto, is collected for the purpose of determining eligibility for Affordable Housing Capital Grant. Questions about this collection should be directed to the Lanark County, Housing Services Department, 99 Christie Lake Road, Perth, ON K7H 3C6, or telephone 613-267-4200 ext. 2402, or 1-888-9-LANARK, extension 2402.