



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 provided under the Canada/Ontario Investment in Affordable Housing Extension (IAH-E) program 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 and 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 Thirty Thousand Dollars (\$30,000) not including Registered Retirement Savings Plan assets.
9. Homeowner(s) must not have a 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 done.
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. Contractors must provide proof of insurance on quote.

11. 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.
12. Funding will be approved based upon selection process in section 3 clause 8 above but will not exceed the maximum funding level of \$10,000.
13. If the Service Manager approves funding, the Homeowner(s) will be required to sign a Letter of Agreement and Promissory Note which sets out the terms and conditions of the funding. (Note: The Letter of Agreement and Promissory Note will be registered on title at the Service Manager's expense for all projects valued at \$2,000 or more).
14. Work cannot be assigned to the contractor until 'Final Approval' is provided in writing, by way of receipt of a signed the Letter of Agreement and Promissory Note with the Service Manager.
15. 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 and only for the approved work to be done.
2. Payment for any additional work done, which was not pre-approved in writing by the Service Manager and included in the 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 Homeowner(s) will be required to execute a Letter of Agreement and a Promissory Note. (For all projects valued at \$2,000 or more, the Promissory Note will be registered on title at the expense of the Service Manager).

8. 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).
9. If the home is sold, rented, or transferred prior to the loan forgiveness being fully earned, the Homeowner(s) must notify the Service Manager.
10. 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:

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Phone: 613-546-2695 extension 4949

Fax: 613-546-2623

Email: housing@cityofkingston.ca