



Bruce County Home Repair Application

PART A – HOMEOWNER’S INFORMATION

Property Owner #1

Property Owner #2

Number	Street	Unit/Suite/P.O. Box
City/Town	Province	Postal Code
Telephone # (incl. Area code and Ext.)	E-mail Address	

A.2 Project Information

Property Description:

Apartment Semi-Detached Detached Townhouse /Row house Other

Age of House:	Approx. Value of House: *Attach Property Tax Bill
Number of Bedrooms:	
Insurance Payments up to date? (y/n): *Please attach verification of insurance statement	Property Taxes up to date? (yes/no): *Please attach most recent property tax billing
Mortgage Payments up to date? (y/n): Yes <input type="checkbox"/> or No <input type="checkbox"/> Provide letter from Institution that you are in good standing.	Property Roll Number:

A.3 Project Owner Information

Gross Household Income: \$ _____ *Attach 2020 Income Tax Notice of Assessment	Do you live in home <input type="checkbox"/> Yes <input type="checkbox"/> No Have you received funding before? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you own any rental properties? <input type="checkbox"/> Yes <input type="checkbox"/> No
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A.4 Scope of Work to be Completed

Check all that apply:

Electrical Fire Safety Heating Plumbing
 Septic/Well Water/Well Drilling Structural Other Accessibility

Please Specify details for each repair requirements: _____

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.
[address]

I/we hereby grant permission to County of Bruce to make any necessary inquiries to verify my/our income, assets and assets.

I/we hereby acknowledge that if my/our funding application is accepted it will not apply to work completed prior to _____.
[date of signing]

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs for any Provincial tax rebate programs.

I/we hereby certify that all information contained in this application, including income and assets, is true and complete in every respect.

I/we acknowledge that in the event that a false declaration is knowingly made, County of Bruce shall have the right to cancel the approval and recover any paid funds.

Print Name: _____ Signature: _____ Date: _____

Print Name: _____ Signature: _____ Date: _____

Instructions:

- * Please attach all supporting documents to this application including the following:
 - (1) **Photo identification** photo copy (driver’s license)
 - (2) **Income verification** (tax **2020** notice of assessment)
 - (3) **Municipal Tax Notice** current (or MPAC notice)
 - (4) **Home insurance policy** in place for the full value of the home
 - (5) **Mortgage** proof of mortgage paid up to date (letter from financial Institution that you are in good standing)

For further instructions on the process of applying for the Home Repair Program in Bruce County please refer to the attached guide "Steps for Home Repair" or contact **Millie Six** at 226-909-2521 or 1-(877) 396-3450.

Completed applications may be sent to: **Bruce County Home Repair Program**
Bruce County Housing Services
529 Gary Street, P.O. Box 1450
Kincardine, ON N2Z 2Z4 or
Fax to: 519-396-3499

Bruce County Home Repair Program

Guide for Home Owners

Steps for Home Repair

- # 1 Submit a Bruce County Home Repair Program application indicating types of repairs required. Application forms are available at Bruce County Housing office located in Kincardine at 529 Gary Street, or may be downloaded from the County's website: <http://www.brucecounty.on.ca/>

The application must include all necessary documentation including **photo identification**, **income verification** (Notice of Assessment) , a **recent municipal tax bill**, copy of the current **insurance policy** for the full value of the home and if owe a mortgage provide **letter from financial Institution** that you are in good standing. Staff will review all documentation for eligibility.

- # 2 **If eligible**, Bruce County Housing staff schedules an inspection of the home through a certified home inspector to assess the repairs required.
- # 3 Bruce County Housing approves the home repair project. The homeowner signs a Letter of Agreement and Promissory Note with the County of Bruce that outlines the funding commitment, repayment schedule and roles and responsibilities of the homeowner.

If your application is approved, you can proceed to Step 4 of this guide.

- # 4 Bruce County Housing staff will review the inspection report and notifies the homeowner in writing **requesting two quotes** for each of the approved required repairs.
- # 5 The homeowner reports to Housing staff their choice of contractor and notes repairs must be completed within 120 days from that point.
- # 6 **Upon completion of repairs** homeowner reports to Bruce County Housing along with original copy of all financial invoices pertaining to the completed repair work. Bruce County Housing will prepare approval for payment directly to contractor and will provide the homeowner with final promissory note for signing.
- # 7 The County of Bruce (Financial Department) will disburse the funds once the completion of repairs is confirmed and satisfactory to the homeowner. The actual repair costs must be submitted with the original invoices provided by the contractor. The County of Bruce will pay the contractor directly within 30 days upon receipt of the above documentation being received.

Bruce County Home Repair Program Choosing a Contractor

The County of Bruce does not recommend specific contractors and does not maintain a list of preferred contractors. However, we suggest obtaining bids from two contractors before you make a decision. When selecting a contractor, also consider the following:

Recommendation from family, friends and neighbours

An endorsement from someone you know, and trust can help you make your decision. You can also get names from local homebuilder and renovation associations, building supply stores and municipal building departments.

Ask for references and check them

Former customers are an excellent source of information. Ask for a list of customer references that you can contact to evaluate the contractor's past performance. Checking references and credentials is critical whether or not you know someone who has used a contractor or renovator.

Consider a local company

Look for a company with an established business history in your community. An out-of-area contractor may not be familiar with local building standards and may not be able to provide you with prompt service.

Home Repair Program Considerations

Review your quotations to ensure: Please ask for quotes and not estimates.

- The quote is in writing - professional contractors provide customers with a written quotation.
- Job description outlines the approved repairs and details what will be done that includes cost of materials required.
- You clearly understand the total price and the cost of each item of work.
- Terms of payment are clear and a schedule of work is provided.
- Start and completion dates are clearly shown with provisions for reasonable delays.
- **HST number and HST amount are shown on quotation and final invoicing.**

Liability insurance and workers' insurance

It is important to check that the contractor/renovator has current liability insurance and workers' insurance for people on the job and damages they may cause. Without this protection, you, the property owner could be liable for any injuries or damages that result from your building or renovation work. Ask to see the contractor's certificate and make sure that it is current.

Before you sign the contract

- Read it carefully.
- Understand what it says.
- Ensure that it describes exactly what you want and what you have been promised.

After you have signed a contract

Under the Consumer Protection Act in Ontario, all contracts for goods or services signed in the consumer's home that are worth more than \$50 are subject to a ten-day cooling off period. This means that you have 10 days from the date you receive a contract you sign in your home to cancel, for any reason. For more information, contact the Ministry of Consumer Services at 1.416.326.8800 or view the website at www.sse.gov.on.ca/mcs/en/pages/what_are_my_rights.aspx