

Bruce County Home Repair

Program Guidelines



Bruce County Home Repair- Overview

The Bruce County Home Repair Program is designed to improve the living conditions of low to moderate homeowners in need of financial assistance to complete home repair deficiencies, energy-efficiency upgrades and accessibility upgrades for persons with disabilities.

This program is administered through the Housing Services Division of Bruce County and home inspections will be completed by a certified home inspector.

The program provides a one-time assistance in the form of a 10-year forgivable loan for home repairs to a maximum of \$15,000 per household.

The program also provides assistance in the form of a grant for accessibility upgrades to a maximum of \$5,000 which does not require repayment.

Who is eligible?

You may be eligible if you own a home in Bruce County that is your sole and principal residence (meaning not more than one property in which you live in).

All property taxes and mortgage payments must be up to date and insurance coverage in place for the full value of the home.

Criteria

| | |
|------------------------------------|--|
| Total Gross Household Income under | Property Assessment under (subject to change) |
| \$75,000.00 | \$340,000 |

What types of repairs can be done?

Eligible repairs under the Home Repair Program may include major repairs and rehabilitation required to make your home safe while improving energy efficiency.

Examples include, but are not limited to:

- Heating systems including furnace replacement
- Chimneys
- Foundations



- Roofs
- Vents, louvers
- Electrical systems
- Plumbing, toilet replacement, water heaters
- Septic systems and well water, well drilling

Modifications to increase accessibility related to housing and to the occupant's disability include, but are not limited to:

- Ramps
- Handrails
- Chair and bath lifts
- Height adjustments to countertops
- Bathroom renovations

Not Eligible

- Homes situated on 'leasehold land and/or leasehold land improvements' are not eligible for this program (applicant must own both the home and the land the home is situated on).

Energy Efficiency Upgrades

A key aim of this program is to strengthen and expand energy efficiency. The County of Bruce is required to ensure that approved projects meet minimum energy efficiency standards. Example would include roof replacement using attic insulation to a minimum of R40.

More information on the range of energy efficiency products, incentives and measures is available from:

- Ontario Power Authority incentives website – <https://saveonenergy.ca/>
- Ministry of Energy – <http://www.energy.gov.on.ca/en/home-energy-audit/>
- Union Gas– <http://www.uniongas.com/residential/energyconservation/energysavings/>
- CMHC– http://www.cmhc.gc.ca/en/co/moloin/moloin_008.cfm
- Ministry of Energy and Infrastructure – ontario.ca/mei
- Federal Office of Energy Efficiency – nrcan.gc.ca

Other Related Costs

In addition to repairs other eligible costs include labour and applicable taxes, building permits, certificates, appraisal fees, inspection fees, drawings and specifications and other costs that Bruce County may deem reasonable.

The County of Bruce will ensure that repairs are warranted and completed through an inspection process before the work begins and upon completion. Work completed by a contractor must not be a relative of the homeowner. A minimum of two written quotes must be submitted prior to project approval. Original copies of all financial invoices must be kept for reporting and audit purposes. Submission of all invoices **must have a business number and include HST.**

The County of Bruce will provide a sign-back letter of agreement to each homeowner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowner and the County of Bruce. The homeowner must return the letter of agreement along with the provided promissory note to Bruce County Housing.

A default and repayment will be required if:

- The home is sold
- The homeowner ceases to occupy the unit as a sole and principal residence
- The unit or a portion of the unit is leased
- Misrepresentation by the homeowner related to eligibility for the program
- Death of the owner(s)

Loan Forgiveness

To earn forgiveness, applicants must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the loan commitment. A homeowner who sells or vacates the home is responsible for paying back any outstanding loan amount. Any funding paid back to County of Bruce will be reinvested in the Bruce County Home Repair program.

The forgiveness period for Bruce County Home Repair funding is 10 years and is forgiven at a rate of 10% per year for 10 years. The earning of loan forgiveness begins on the date the repair is completed.

If you sell, rent, or transfer your home, prior to the loan forgiveness being fully waived, you must pay back the remaining loan. For example, if the loan received for repairs was \$15,000 and you sold your property after 5 years, the pay back to Bruce County would be \$7,500.

Payment Process

Repairs must be completed within 120 days of project approval. Once work is completed original invoices must be submitted to Bruce County Housing Services 529 Gary Street, Box 1450 Kincardine, Ontario within 30 days. Bruce County will pay the approved funds to the contractor once the repairs are complete.