



Hamilton

## APPLICATION FOR ONTARIO RENOVATES SECONDARY SUITES FORGIVABLE LOAN PROGRAM

Please submit your completed application with signature and attach required documentation to [affordablehousing@hamilton.ca](mailto:affordablehousing@hamilton.ca)

### IMPORTANT INFORMATION

The City of Hamilton through the Ontario Priorities Housing Initiative is implementing the Ontario Renovates Secondary Suites Forgivable Loan Program that provides financial assistance to eligible homeowners for the creation of affordable secondary suites in existing single-family homes or garden suites on the property lot of a single-family home that is the **homeowner's sole and principal residence**.

To be eligible for funding, the homeowner's current total annual household income must be less than 60th percentile or \$92,600 as defined and published annually by the Ministry of Municipal Housing and Affairs per Schedule G of COCHI-OPHI Program Guidelines, Appendix D: Maximum Household Income Level.

The secondary suite must conform to all related regulations including; Building Code Act, Zoning By-law, Property Standards By-Law, Electricity Act and other requirements. Upon completion, units must be rented at **Maximum Rents** provided in **Section E** of this application form.

The maximum funding for each project is \$25,000 per project or 75% of the City-approved project costs. The funding amount cannot exceed the difference between the current MPAC value of your home (see your property tax bill) and the sum of encumbrances on title (mortgages, secured lines of credit, secured credit cards, liens, etc.).

This application form will only be processed if you have obtained a **valid building permit** for the eligible work under the program or have a Letter from Chief Building Official (CBO) explicitly declaring that a Building Permit is not required. Secondary suites are also referred to as *secondary dwelling units* and/or *accessory dwelling units* for building permit purposes.

The Ontario Renovates Secondary Suites Forgivable Loan Program is based on a first-come, first-served basis. Completed applications will be processed for potential funding. Eligible homeowners will be contacted within 4 (four) weeks of submitting a completed application and informed on the status of the application.

Costs related to obtaining minor variance or zoning by-law amendments are eligible project costs under this program.

Considerations will be made for work commenced prior to receiving funding approval from City of Hamilton. Homeowners will be required to provide proof that: i) a City issued building permit and related certifications were acquired; (ii) ESA certifications for all electrical work completed was received; (iii) In cases where a building permit was/is not required, the homeowner must provide confirmation from Chief Building Official (CBO) that a building permit was not required for completion of the secondary unit; and (iv) all work completed passed all inspections.

Program eligibility requirements and process from start to finish are provided in the Program Description document.

**Interested homeowners should complete all the sections below:**

**A. Property Owner(s)**

Last Name	First Name
Last Name	First Name
Phone#	E-mail Address
Other members of the Household that are 18 years and older	
Last Name	First Name
Last Name	First Name
Last Name	First Name

Does the owner reside at this address? Yes      No	Are there any other owners?      Yes      No If Yes, include the details here
Do you own any other property? Yes      No	Do you plan to own additional properties during the term of this Program (15 years) Yes      No      Possibly
What is your total household income?  To be eligible for funding, the homeowner's current total annual household income must be less than 60th percentile or \$92,600 as defined and published annually by the Ministry of Municipal Housing and Affairs per Schedule G of COCHI-OPHI Program Guidelines, <i>Appendix D: Maximum Household Income Level.</i>	Less than \$92,600  Above \$92,600
Please attach a copy of your most recent Notice of Tax Assessment including that of the co-applicant (if the property is owned by more than one person), proof of insurance, mortgage statement and most recent Municipal Property Tax Statement.	
What is the total cost of the Project? (\$): How much are you requesting? (\$): Do you intend to include accessibility repairs?      Yes      No Provide a Brief description of your project below:	

<b>B. Property Address</b>		
Number	Street	Unit/Suite/PO Box
City/Town	Province	Postal Code

### **C. Property Description**

Single Detached	Semi-Detached	Townhouse/Rowhouse	Other
Age of House:	Current # of Bedrooms	Active Bankruptcy or Process of Bankruptcy? Yes      No	Value of your property based on your most recent Municipal Property Assessment Corporation (MPAC) Notice of Assessment \$

#### **Mortgage Information:**

Do you have mortgage on this Property?      Yes      No

If Yes, what type of mortgage do you have on the Property?

(A) Collateral Mortgage (including secured line of credit) with total borrowing limit of \$

(B) Traditional Mortgage with Current outstanding amount of \$

Are your property tax payments up-to-date?      Yes      No

Are your home insurance payments up-to-date?      Yes      No

Are there any legal actions or City enforcement orders against the property?      Yes      No

If Yes, please describe:

Has this property previously received any grants or loan assistance from the City of Hamilton?

Yes      No

If Yes, provide the name of the program and loan amounts below:

### **D. Secondary Suite**

How many bedrooms will be in the new unit:      Bachelor      1 Bedroom      2 Bedrooms

Total square feet of new unit:

Will there be modifications to reduce physical barriers related to housing and reasonably related to occupant's disability as explained in Section B of eligible project costs?      Yes      No

If Yes, please describe:

**E. Maximum Rents** \*As adjusted by the Ministry of Municipal Affairs and Housing annually and updated by the City.

The Homeowner acknowledges and agrees that the maximum rent that can be charged for the secondary suite is as follows:

Bedroom Type	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom
Average Rents	\$914.00	\$1,095.00	\$1,270.00	\$1,497.00

Yes

**F. Maximum Tenant Income**

\*As adjusted by the Ministry of Municipal Affairs and Housing or as determined by the City.

The homeowner acknowledges and agrees that the incoming tenant(s) of the rental unit shall have a maximum gross household income of **not** more than **\$62,500** at the time of initial rental as provided in the Ontario Renovates Secondary Suites Program Guidelines.      Yes

**G. Contractor Information**

\*All Contractors **MUST** be licensed by the City of Hamilton

For a complete list of eligible contractors, visit: [Click here for City approved Contractor Listings](#)

Contractor Last Name	Contractor First Name
Contractor Business Name	
Contractor Phone #	Contractor Email Address
Contractor License Number:	
Contractor's WSIB Insurance Expiry Date:	

**H. Eligible Costs/Fees**

Eligible costs/fees may include:

- Building Permit Fee(s).
- Demolition of a Structure for the purpose of creating a secondary suite.
- Municipal Address Change/Additional Address or Unit Request Form - processing fees.
- Creation of a new secondary suite including costs related to heating systems, doors, windows, walls, ceilings, vents, electrical systems, plumbing and fire safety.
- Repair/rehabilitation to an existing secondary suite to make it a legal unit.

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- Repair/rehabilitation to an existing secondary suite to make it accessible.
  - Other costs such as labour, legal fees, certificates, inspection fees, drawing and specification may be considered.

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## I. Homeowner Responsibilities

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As the Homeowner, I/We acknowledge and agree that it is my/our responsibility to obtain all approvals/permits related to the creation of a secondary suite, including Municipal Building Permits, Municipal Building Department approval of drawings, Electrical Safety Authority (ESA) permits and inspections, plumbing permits, and all other related approvals/permits. I/We also acknowledge and agree to comply with all relevant Fire Code requirements and provisions under the Construction Lien Act.

I/We further agree to the following:

1. That I/We has/have attached all required supporting documentation to my/our application including:
    - a. Appropriate building permit(s)
    - b. Drawings for the secondary suite and approval from the municipal Building Department;
    - c. Quotes from a contractor or an itemized list of project costs
  2. I/We agree to sign a Forgivable Loan Agreement and any loan related documentation, outlining the scope of work, funding amount, roles and responsibilities.
  3. I/We agree to charge rent at or below the approved rates and to rent the unit to an eligible household only as determined by the City of Hamilton.
  4. **I/We knowledge that any work started or completed prior to final approval, may be considered for funding provided that:** (i) a City-issued Building permit was acquired; (ii) that ESA certification was issued for all electrical work completed; (iii) permission was given to homeowner by the CBO to complete the project without acquiring a building permit, and; (iv) homeowner has proof that work completed passed all inspections.
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## HOMEOWNER DECLARATION

I/We hereby confirm that I/we are the owners of the house and property located at the address indicated on this application and that no other person is an owner.

I/We hereby grant permission to the City of Hamilton to make any necessary inquiries to verify liabilities, credit information and homeownership, including conducting a title search on the property.

I/We hereby acknowledge that if my/our funding application is accepted it may not apply to any costs or fees/permits for work started or completed prior to final approval (Funding Agreement) unless certain conditions are met.

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

I/We hereby grant permission to the City to undertake inspection of this property, as required, on the understanding that any inspections conducted by the City of Hamilton and/or its authorized representatives are for internal administrative purposes only and provide no guarantee or assurance of compliance with any applicable building codes or standards.

I/We hereby certify that all information contained in this application is true and complete in every respect.

I/We agree to adhere to all Program requirements, terms of the forgivable loan, applicable rules and timelines throughout the process and during the 15-year forgivable loan period.

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

I/We consent to the use, disclosure, transfer and exchange of information contained in this application, and associated documents and verifications, for the purpose of: verifying the validity and accuracy of the information provided; determining the eligibility of the household to receive Program funds; to provide information to the municipal, provincial or federal governments to satisfy Program reporting requests and requirements; to determine eligibility during the Program period, and may be used for other purposes allowed by law.

I/We have read, understood and agree to the terms and conditions listed above.

Name:

(Print)

Signature:

Date:

Name:

(Print)

Signature:

Date:

## Notice of Collection:

Personal information, as defined by the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c.M.56, as amended, contained on this form or on any additional attachments submitted is collected in accordance with Zoning By-law No. 05-200, as amended, and under authority of Section 227 of the Municipal Act, 2001, S.O. 2001, c. 25 as amended for the purpose of determining initial and ongoing eligibility for the Ontario Renovates Secondary Suite Forgivable Loan Program. Personal information will be de-identified and aggregated for program planning, and statistical and reporting purposes. Personal information will also be shared with municipal, provincial or federal governments to satisfy program reporting requests and requirements, to determine eligibility during the program period, and may be used for other purposes allowed by law. By providing your email address, you are consenting to receiving emails from the City of Hamilton and/or their agents/contractors for program administration, quality assurance and communication regarding program eligibility, conditional offers, forgivable loan agreements, and the progression and compliance with the program. Any questions regarding the collection or release of this information should be directed to:

Housing Loans Officer,  
Housing Services Division,  
Healthy and Safe Communities Department,  
City of Hamilton,  
350 King St. E,  
Unit 110,  
Hamilton ON,  
L8N 3Y3

or by phone at 905-546-2424 x 2758  
by email at [affordablehousing@hamilton.ca](mailto:affordablehousing@hamilton.ca)

## Risks of Using Electronic Communication Notice

The City of Hamilton will use reasonable means to protect the security and confidentiality of information sent and received using electronic communication. However, due to risks such as accidental disclosure or interception by parties not intended to receive the information, we cannot guarantee the security and confidentiality of electronic communication and will not be liable for the improper disclosure of confidential information that is not the direct result of intentional misconduct of the City and/or its staff.

You have been advised of the risks and have consented to receiving information in this manner. If, at any time, you wish to cease communicating by electronic means, please contact the sender.

**Please use this checklist to ensure that the following documentation is submitted with the application form**

Personal information		<u>Photo ID:</u> A copy of Government issued Photo ID for all homeowners and all household members (e.g. passport, citizenship card, permanent resident card, driver's Licence) showing the property address
Property and project information		Copy of the final 2021 property tax bill (indicating the MPAC value of the home).
		Proof that Municipal property taxes are paid up-to-date.
		Copy of the annual Mortgage(s) Statement(s) for the year 2021.
		Proof that mortgage payments are paid up-to-date.
		Copy of current home insurance coverage (indicating insured value of the home).
		Copy(ies) of your most recent Notice of Tax Assessment (including all eligible members of the household).
		Copy of the Building Permit and associated technical drawings or Letters from Chief Building Official (CBO).
		At least two (2) itemized quotations from qualified contractors, including the contractor's letterhead, name, address, and Licence number. If you are undertaking the project by yourself, an itemized list of materials and costs from Home Depot, Lowes or Rona will be acceptable.
The Project and Other information		Detailed project plan with timelines and associated cost projections toward completion of the second unit.
		Copy of invoices / cost statement for municipal fees related to building permit.
		Copy of invoices / cost statement architect / qualified designer.
		Copy of cost statement from a solicitor if any.

Please submit your completed application including the required documents through either of the options provided below. Please note that Option 1 is highly recommended for quicker response.

**Option 1:** Online: [affordablehousing@hamilton.ca](mailto:affordablehousing@hamilton.ca)

**Option 2:** Mail at the following address:  
Attention to: Loans Officer Secondary  
 Dwelling Units Program Housing  
 Services Division  
 350 King Street East, Suite 110  
 Hamilton, ON L8N 3Y3