

Ontario Priorities Housing Initiative (OPHI) Secondary Suites Information Sheet and Application

The Ontario Renovates – Secondary Suites sub-component of Ontario Priorities Housing Initiative (OPHI), funded by the Ministry of Municipal Affairs and Housing, is intended to increase the supply of Affordable rental housing for low-income households in Leeds and Grenville. Funding is provided in the form of a fifteen-year, interest-free forgivable loan to homeowners to create a secondary suite on the property of their primary residence. The maximum eligible funding is based on the cost of approved work items and HST, payable up to \$25,000.

Program Information

1. Funding is intended to create a new secondary suite; renovations to an *existing* secondary suite are not eligible for funding.
2. The proposed secondary suite 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. Your municipal by-law office will set additional rules for secondary-suites around parking requirements, exits and entrances, servicing 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. The Affordability Period is fifteen (15) years.
5. The building permit must be attached to the application form.
6. A subsearch 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. A Promissory Note Agreement must be signed for all funding approved, and a mortgage will be registered on title of the property.
9. The Counties will discharge the mortgage at the end of the forgiveness period of the loan (i.e. 15 years) at the Counties' expense.
10. Construction must commence within 120 days of written project approval from the Counties. Construction must be completed, including a valid occupancy permit, within 24 months of the date the funding agreement is signed.
11. Rents charged during the Affordability Period (i.e. fifteen years), cannot exceed 80% of the Average Market Rent as determined and communicated annually by the United Counties of Leeds and Grenville, Community and Social Services Division. The maximum unit rents in 2022 are as per the following table:

2022 Maximum Rents for Secondary Suites			
Bachelor	One Bedroom	Two Bedroom	Three Bedroom
\$769	\$900	\$1,052	\$1,249

12. The homeowner will select the tenant that moves into the secondary suite 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-gear-to-income assistance in the past two years.
 - e. Household income is at or below the 60th income percentile for Leeds and Grenville: \$89,000.00.
 - f. Household assets are below the Leeds Grenville Social Housing Asset Limit: \$50,000.



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Submit completed application and supporting documentation to:

The United Counties of Leeds and Grenville
Community and Social Services Division – OPHI Secondary Suites
25 Central Avenue West, Suite 200
Brockville, ON K6V 4N6

For information and assistance in completing your application please call 613-342-3840, or
1-800-267-8146, ext. 2401.

Remove and retain page 1 of the application form for your information.

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<i>For Office Use Only</i>	
Date Received: _____	Time Received: _____
Date Application was complete: _____	

Applicant/Owner Information:
Names of owner(s) on title for the property for which this application is made:
1.
2.
3.
Required: Two pieces of identification that includes legal name, date of birth, one which includes a photo, and one which includes a signature (i.e. driver's license, Ontario Photo Card, Age of Majority Card, or Canadian Passport) for each applicant/owner.
Note: Health cards cannot be accepted as identification.

Property Address:		
Number	Street	Unit/Suite/P.O. Box
City/Town	Province	Postal Code
Telephone Number	Alternate Telephone Number	Email*
*Please complete the attached "Consent to Email" form.		
Is this the primary residence of all homeowners? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If not, please complete the Leeds and Grenville Landlord Secondary Suite Program Application form.		

Alternate contact in the event that you cannot be reached:	
Name	Telephone Number

Proposed Project Information:		
Has the applicant/owner(s) and/or this property received previous government funding through any of the programs listed below?		
	Yes	No
Affordable Housing Program (AHP) 2005, or AHP extension 2009 (i.e. Homeownership component)	<input type="checkbox"/>	<input type="checkbox"/>
Investment in Affordable Housing (IAH) for Ontario (i.e. Homeownership or Ontario Renovates components)	<input type="checkbox"/>	<input type="checkbox"/>
Ontario Priorities Housing Initiative (OPHI) (i.e. Ontario Renovates)	<input type="checkbox"/>	<input type="checkbox"/>
Residential Rehabilitation Assistance Program (RRAP) (assistance for home repairs previously administered by Canada Mortgage and Housing Corporation (CMHC))	<input type="checkbox"/>	<input type="checkbox"/>
Required:		
If yes to any of the above, provide the project reference number, details of the work completed, and the date of approval.		

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Property Description:		
<input type="checkbox"/> Semi-detached <input type="checkbox"/> Detached <input type="checkbox"/> Townhouse/Row house <input type="checkbox"/> Other		
Age of house:	Value of House:	Current Number of Bedrooms in home:
Is this a mobile home? Yes <input type="checkbox"/> No <input type="checkbox"/>		

Property Clearance:		
Mortgage paid up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/>	Insurance paid up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/>	Property taxes paid up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/>
Required: Copy of most recent mortgage statement for the property (usually issued at the end of the year).	Required: Copy of current insurance certificate or policy for the property.	Required: Copy of most recent property tax bill for the property.
What is the total value of all mortgages and liens registered on the property? \$ _____		
Are any of the homeowners in the process of applying for bankruptcy, or have an active bankruptcy filed? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Are there currently any municipal or provincial work orders on the property? Yes <input type="checkbox"/> No <input type="checkbox"/>		

Scope of Work – Secondary Suite:
Estimated project cost \$ _____
Attach all of the following documents:
<input type="checkbox"/> Building permit, or where a building permit is not required, written verification is required from the municipality that project is approved for secondary suite zoning.
<input type="checkbox"/> Site drawings: floor plan drawings for <u>both</u> the primary dwelling unit and the secondary suite
<input type="checkbox"/> Project quotes
<input type="checkbox"/> Any additional information relevant to the project: _____ _____ _____

Project Funding:
A maximum loan of \$25,000 can be approved. Provide verification and details of how the remainder of the project is being funded. Attach loan documents or financial statements. Details: _____ _____ _____ _____

Scope of Work – Accessibility Grant: (check all that apply)
Accessibility funding is a grant of up to \$5,000 (ie. not repayable). Accessibility repairs must be reasonably related to a disability. <i>Mobility equipment such as walkers, wheelchairs, scooters, and supportive care are not eligible for accessibility funding.</i>
Estimated cost of accessibility work \$ _____
<input type="checkbox"/> Ramps <input type="checkbox"/> Chair and bath lift <input type="checkbox"/> Cues for doorbells <input type="checkbox"/> Handrails <input type="checkbox"/> Height adjustment to <input type="checkbox"/> Fire alarms <input type="checkbox"/> Grab-bars countertops, upper cabinets <input type="checkbox"/> Other: Please specify _____
Attach a separate quote for accessibility repairs.

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Proposed Rent

Number of bedrooms in secondary suite: Bachelor One Bedroom Two Bedrooms

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?

Check Box for **Estimated Monthly**
those Included: **Cost if not Included:**

Electricity \$ _____

Heat \$ _____

Water \$ _____

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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 the United Counties of Leeds and Grenville to make any necessary inquiries to verify the information provided in this application as it relates to eligibility for the OPHI secondary suite loan or accessibility 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 the United Counties of Leeds and Grenville.
- 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 the United Counties of Leeds and Grenville to take digital photographs of the property/home for the purpose of documenting the project for Secondary Suite funding.
- 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 the United Counties of Leeds and Grenville discovers that a false declaration has been made on this application, the Counties shall have the right to cancel the approval, and I/we will be liable for repayment of all funds issued under the OPHI Secondary Suite on my/our behalf.
- I/we acknowledge that we must sign a Promissory Note Agreement for the amount of approved funding before funding is advanced.
- I/we acknowledge that the funded secondary suite unit must be rented by an eligible tenant, with Affordable rents charged, for the duration of the Affordability Period (i.e. fifteen (15) years).

I/we acknowledge and consent that a mortgage will be registered on the property for the amount of approved OPHI secondary suite funding. The Counties will discharge the mortgage at the end of the forgiveness period of the loan (i.e. 15 years) at the Counties' expense. I/We acknowledge that in the event of default as outlined in the Promissory Note Agreement, I/we, as the homeowner(s), 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 Secondary Suite funding under the Ontario Priority Housing Initiative (OPHI) program. Questions about this collection should be directed to the United Counties of Leeds and Grenville, Clerk's Department, 25 Central Avenue West, Suite 100, Brockville, ON K6V 4N6, or telephone 613-342-3840, or 1-800-770-2170, extension 2307.

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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 (i.e. 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 (i.e. Investment in Affordable Housing (IAH) – Homeownership or Ontario Renovates components, 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 zoning is required.	<input type="checkbox"/>	<input type="checkbox"/>	
Site drawings: floor plan drawings for <u>both</u> the primary dwelling unit and the secondary suite.	<input type="checkbox"/>	<input type="checkbox"/>	
Quotes for the project costs. Separate quotes for work being requested as an accessibility repairs.	<input type="checkbox"/>	<input type="checkbox"/>	
Financial documents for remainder of project funding.	<input type="checkbox"/>	<input type="checkbox"/>	

As we continue to move to a paperless environment, the United Counties of Leeds and Grenville (Leeds Grenville) has introduced the ability to communicate with applicants and tenants through email. In order for authorized staff to communicate with you through email, you must provide consent. Please review the following conditions and risks, and sign the consent to indicate you agree to receive future communication from the United Counties of Leeds and Grenville Housing Department, by email.

It is important for you to know that Counties' staff will only use email to communicate information of value for the delivery of housing programs. Email will be used to communicate housing offers, eligibility decisions, appointments, sharing of relevant information, annual reviews, etc.

All communications may become part of your file. You have the same right of access to such communications as you do to the remainder of your file. If you have signed consent to share information with other programs administered by the Counties, your email messages may be forwarded to another Counties' staff member as needed to deliver service. Your messages and/or information may be shared with external service providers, for programs you are currently receiving. We will not share your messages externally unless you have consented, or authorized by provincial or federal law.

Conditions for use:

- Messages should be brief. Please telephone the office or make an appointment to discuss more involved matters.
- If you need to discuss something urgently or to communicate time sensitive matters, please call our office.
- It is your responsibility to follow up with Counties' staff if required.
- It is your responsibility to notify the Counties of any changes to your email address.
- Messages may be printed and retained on your file.
- Email privileges will be removed for frivolous messaging, threatening or inappropriate messages, spamming or excessive messaging resulting from impatience.
- Emails to Counties' staff must include the name of the staff to which you are sending the email, and the sender's full name.

What can email messaging be used for?

- Schedule, re-schedule, cancel or confirm appointments.
- Sharing information – e.g. change of address, phone number or other personal documents.
- Sending notice of decisions.
- General inquiries - request a form, a referral, etc.
- Attempt to contact when unable to contact by phone.

The Counties will reply to your email within one business day during business hours. If response is not received within one business day, the staff may be out of office; please call the office to ensure your needs are met.

Risks of using email:

There are some risks with using email. These risks include, but are not limited to:

- Messages can be accidentally sent to the wrong person by mistyping or using inaccurate email address.
- It is possible for a third party to breach the confidentiality of email and intercept messages without authorization or detection.
- Email messages can be altered, forwarded or circulated; stored electronically or on paper; and broadcast to unintended recipients.
- If you share your email address, information may be inadvertently communicated to others.
- Messages may be read on cell phones and laptops, which are vulnerable to being stolen or lost.
- Email is vulnerable to hacking, spam, viruses or someone trying to access your information.

Risks can be reduced by ensuring you do not open email messages and attachments from unknown contacts and keeping your email address up-to-date with Leeds Grenville. Ensure your phone is password protected. We recommend you also add Leeds Grenville as a "contact" so you can readily recognize emails coming from our office, and Leeds Grenville emails will not be sent to Junk Mail.

The United Counties of Leeds and Grenville will make every effort to maintain the security and confidentiality of email information sent and received, but full security and confidentiality cannot be guaranteed. The United Counties of Leeds and Grenville Housing Department is not liable for breaches of confidentiality caused by yourself.

I hereby agree and give consent to the United Counties of Leeds and Grenville Housing Department, to communicate with me by email. I understand my email address will not be shared, sold, or used for any purpose other than to support the delivery of services to me by the United Counties of Leeds and Grenville Housing Department, except where required by law. In giving consent, I acknowledge I have reviewed and understand the risks and conditions for communicating by email with the United Counties of Leeds and Grenville Housing Department.

This consent is provided voluntarily and will remain valid as long as I am receiving services from the United Counties of Leeds and Grenville Housing Department, or until such time that I withdraw my consent, or email privileges are removed by UCLG.

EMAIL CONSENT:

I give consent to the use of email by and with the United Counties of Leeds and Grenville Housing Department to support program delivery. No Yes

Email address to use for email messaging: _____

I have received a copy of, and have read, the "Information Sheet" and the "Consent to Email"

Name of recipient (please print)	Signature	Date
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Name of spouse, if applicable	Signature	Date
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**** Please note, it is your responsibility to notify us of any changes to your contact details****

Notice with Respect to the Collection of Personal Information

Personal information provided in this consent and through email messages between applicants and/or tenants and authorized representatives of the United Counties of Leeds and Grenville is collected and used in accordance with the provisions of the *Municipal Freedom of Information and Protection of Privacy Act*, or as otherwise required or permitted by law.

This consent applies to information shared in the form of electronic data exchanges for the delivery of housing programs.

For Office Use Only

Where Information Sharing consent has been signed, forward copies of completed email consent to the Housing Department.