

Emergency Repair Program (ERP)



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For information, please contact the Housing Loans Officer at 905-546-2424 X 2758 or email affordablehousing@hamilton.ca



Emergency Repair Program Overview

Emergency Repair Program (ERP) is open to Ontario Works (OW) and Ontario Disability Support Program (ODSP) homeowners to fund serious and urgent repairs that would jeopardize the condition of the home to the point that it would adversely affect the household's health and safety and potentially places the household at risk of becoming homeless, and to ensure homeowner/household stability.

The Emergency Repair Program is provided in the form of a grant up to the amount of \$5,000.

Incomplete applications will not be considered for program funding. Program funding is limited and is based on first come first serve.

Program Eligibility

Applicants

- Must be current recipients of Ontario Works (OW) or Ontario Disability Support Program (ODSP)

Must own a home in Hamilton that is their sole and principal residence. The home must have a Municipal Property Assessment Corporation (MPAC) Tax Assessment valued at or below \$330,000.

Must have confirmation of home insurance and be able to prove they have exhausted all insurance(s) and funding sources as a remedy for the emergency prior to applying to this program and is at risk of being homeless if repair cannot be completed. (eg. Home Insurance, Warranties,–Ontario Aboriginal Housing Services Aboriginal Home Repair Programs (www.ontarioaboriginalhousing.ca/programs), March of Dimes Home Modification Program and Assistive Devices Programs (www.marchofdimes.ca/EN/programs))

- Property must be registered in the applicant(s) name(s) and mortgage, property taxes, and utilities must be up-to-date

Repairs

What repairs are eligible?

Emergency Home repairs may include the following:

- heating systems that are no longer working or that have been deemed too dangerous to operate (by a licensed gas-fitter or other similarly authorized professional);
- patching a roof;
- electrical systems;

- plumbing systems;
- owned water heater repairs;
- damage which compromises the security of the home/inhabitants
- foundation repairs;
- chimney repairs
- accessibility (repairs to existing accessibility modifications only)

Other costs that may be approved to be included in The Emergency Repair Program:

- Labour
- Applicable taxes
- Building permits
- Electrical Safety Authority Inspection

What Repairs are NOT Eligible?

Ineligible but not limited to:

- Repairs performed by unlicensed repair person;
- renovations to increase energy efficiency;
- accessibility modifications;
- renovations for aesthetic purposes only;
- additions or creation of secondary suites;
- preventative maintenance;
- the cost of a new home foundation;
- work done before program approval is given;
- the cost of a new furnace except where Service Manager is satisfied that the existing furnace is unsafe;
- additions or upgrades to a home are not considered emergency repairs;
- the cost of materials for insulation;
- the portion of costs exceeding \$5,000.00

Emergency Repair Program

Steps by Step Guide

Prior to applying for the ERP, you will be required to exhaust other potential funds sources for the repairs. You are required to contact your insurance company to determine if the repair is covered under your home insurance. Verification of the insurance company's coverage for the repair must be submitted along with the application.

As well, you must explore other potential funding sources, where appropriate, prior to applying to this program such as service and equipment warranties, home insurance, (eg. Home Insurance, Warranties, –Ontario Aboriginal Housing Services Aboriginal Home Repair Programs (www.ontarioaboriginalhousing.ca/programs), March of Dimes Home Modification Program and Assistive Devices Programs (www.marchofdimes.ca/EN/programs))

Step 1

Contact at least two (2) appropriate licensed and unrelated repair contractors to provide you with a written detailed quote for the repair of your emergency. The contractor must be insured and licensed by the City of Hamilton and have a current valid trade license (in accordance with the City of Hamilton Trade License By-Law 07-170, Schedule 29.

Electricians are licensed through the Electrical Safety Authority (not the City of Hamilton) and must have a valid ECRA/ESA Electrical Contractor Licence. Licensed Electricians can be found by visiting the check the ESA website at <http://applications.dmtispatial.com/esa/> or by calling 1.877.372.7233

The quotes must contain the same details (below) so as to have a reliable comparator. At the time of seeking a quote, **you MUST provide all contractors with the “Letter to Contractor” attached to the bottom of this application package.**

The quote must contain:

- Contractors name, address, phone number, and email address
- Contractor's valid and current trade license number or Electrical Contractor Licence
- Details of the damage and proposed remedy for repair
- Price for labour
- Price for materials
- Applicable taxes
- Timing for completion (including start and end date)
- What kind/length of warranty on parts or workmanship

Step 2

Complete and return the Application Form, along with your supporting material and documentation to:

City of Hamilton – Housing Services Division
 350 King Street East, Suite 110
 Hamilton, ON L8N 3Y3,
 ATTENTION-Housing Loans Officer

Applications will be reviewed and funding provided on a “first come, first serve basis”.
Applications that do not include all requested information will not be reviewed.
 Funding will only be considered for applications in which all supporting documentation has been satisfactorily received.

You will need to supply the following information to support your application:

- Copy of Deed or mortgage papers
- Copy of current OW/ODSP stubs and benefit card
- Proof of home insurance coverage and efforts to have repair covered through insurance
- Proof that municipal taxes, municipal water/sewer, utilities and mortgage are paid and up to date (ie most recent utility (Hydro, Union Gas) and tax bill
- Two quotes for work to be completed (please note which you prefer to hire and why)
- Photo identification for everyone on application

Step 3

Your application will be reviewed by Housing Services Division Staff. If you are found to be eligible for the Program, you will be requested to meet with the ERP Administrator where you will be issued:

- 1) A Promissory/Eligibility Letter
- 2) A Liability Waiver, releasing the City of any responsibility of transactions and services between the program participant and the contractor; the City of Hamilton is strictly providing funding for the repairs outlined in Promissory Letter. This Waiver is to be signed prior to the start of any repairs
- 3) A Letter of Work Satisfaction Sign-off (to be filled out and returned upon satisfactory completion of repairs).

Step 4

Once this meeting has taken place and documentation has been signed the Owner will contact the contractor to arrange for repairs to be completed.

Step 5

Once repairs has been fully completed, the Owner must sign and return the Letter of Satisfaction and a detailed Invoice from the Contractor within three (3) business days of having work completion before payment can be made

Terms & Conditions of the ERP Approval

- The Emergency Repair Program (ERP) may only be used to pay for the repairs that are listed on the attached detailed quotation and at the dwelling address identified on the application.

Work must be completed by the contractor(s) for the quote submitted and approved. Should a change in contractor(s) be deemed advisable, another contractor quote must be submitted to the City of Hamilton for approval.

- If the cost of the repair is more than the amount approved by the Emergency Repair program the homeowner will be responsible for the additional cost. The homeowner may seek additional sources of funding to offset costs and must show proof that the cost is affordable to them.
- Emergency home repairs may only be accessed once in five (5) years per client subject to extenuating circumstances as determined by the City of Hamilton
- If determined eligible, the lowest quotation will be approved unless the homeowner provides an acceptable reason why the higher quotation is necessary.
- The City of Hamilton and/or its representative or agents may carry out the necessary enquiries for the purpose of confirming the information provided in the application form.
- The Owner is responsible for ensuring that the repairs are satisfactorily completed in accordance with the quotation. The City of Hamilton accepts no responsibility for ensuring compliance of the work with any applicable building code or other regulatory requirement, and is not responsible for the installation/adequacy of materials, methods employed, work quality, manufacturer's recommendations or damages that may occur or deemed to be deficient or defective by the Owner
- .The Owner agrees that concerns with the installation of the materials, unacceptability of products, service or implied warranty issues are to be resolved between the contractor(s), sub trade(s) and the Owner.
- The Owner agrees that recovery of associated costs for any remediation negotiated through settlement is negotiated with the contractor and not the responsibility of the City of Hamilton
- The Owner agrees that the City of Hamilton will not negotiate, interfere or involve itself with any discussions between the Owner and the contractor(s) or sub trade(s) before, during or following completion of the repair, other than for confirmation of completion purposes.
- The Hamilton Emergency Repair grant may be cancelled if the repairs are not started immediately and completed by agreed upon date
- The Owner must submit a **Work Satisfaction Sign-off as well as detailed invoice from the assigned contractor** to the City of Hamilton within three (3) business days of work being completed. The Emergency Repair grant will not be released until all work is fully completed and this documentation is received.
- City of Hamilton will not pay for any costs covered or to be covered by funding from other sources, in any form (i.e. grants, consumer rebates, etc.) If there is funding from other sources, the City of Hamilton will pay the balance of the costs, up to \$5,000. If funding from other sources plus the Hamilton Emergency Repair grant exceeds the Total Cost of Repairs, then any such excess will be repayable to the City of Hamilton to offset the City funding. You must disclose any additional funding from other sources, in any form, received or expected to be received (including any funding applied for) for the repairs covered under the Hamilton Emergency Home Repair Program.

All work **MUST** be performed by a licensed and insured contractor - The contractor must be licensed as a Building Repair Contractor and have a current valid trade license (in accordance with the City of Hamilton Trade License By-Law 07-170, Schedule 29.

APPLICATION FORM

Emergency Repair Program



Please complete and return this application along with
all necessary documentation to:

City of Hamilton - Housing Services Division
350 King Street East, Suite 110
Hamilton, ON L8N 3Y3
Attention: Housing Loans Officer



Hamilton

The application is not complete until all required documentation is provided.	Date Received:
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Section 1: Personal Information

Applicant	Co-applicant (if applicable)
Last Name:	Last Name:
First Name:	First Name:
Date of Birth:	Date of Birth:
Address:	Address:
City:	City:
Postal Code:	Postal Code:
Home Phone Number :	Home Phone Number :
Work Phone Number:	Work Phone Number :
Email Address:	Email Address:
The fastest way to contact you is: (please check box)	
HOME PHONE	WORK PHONE
EMAIL	

Please list adults residing in home over the age of 18 years

Name	Relationship to applicant/s
1. _____	
2. _____	
3. _____	
4. _____	
5. _____	

Number of dependents under the age of 18

Section 2: Repair Details

Repair Amount Requested (preferred quote):
Repair Required and Reason for Application:
<p>Have you or anyone in your household received Emergency Home Repair Funding in the past 5 years? YES NO If so, when?</p>
<p>Have you or anyone in your household received Ontario Renovates or Residential Rehabilitation Assistance Program (RRAP) funding in the past? YES NO If so, when?</p>
<p>Have you or anyone in your household applied for funding from any other sources for this repair. YES NO If so, from where? What was the funding amount?</p>

Section 3: Documentation

Required Documents (Photocopies MUST be clear)	Enclosed	Comments
Copy of Deed or mortgage papers	YES NO	
Verification of income. (year to date pay stub) .	YES NO	
Copy of Family Benefit Statement/Card	YES NO	
MPAC Property Tax Assessment (Home must be appraised at or below \$330,000.	YES NO	
Municipal Property taxes paid and up to date	YES NO	
Current utility bills showing utilities are paid and up to date.	YES NO	
Proof of insurance coverage	YES NO	

Proof this repair is NOT covered under your home Insurance	YES	NO	
Verification that mortgage is paid and up to date	YES	NO	
Two quotes for work to be completed	YES	NO	
If eligible, the lowest quoted contractor is to be selected to perform the repairs.	Is there any reason why an alternative quote is preferred by the Owner?		

Section 4: Signatures

I, THE UNDERSIGNED, STATE THE INFORMATION PROVIDED IS TRUE. I ACKNOWLEDGE THAT SHOULD ANY INFORMATION PROVIDED BE FOUND NOT TO BE TRUE, I WILL NOT BE ELIGIBLE. I UNDERSTAND THAT PAYMENT OF FUNDS IS NOT GUARANTEED, EVEN IF PRELIMINARY APPROVAL IS GRANTED. IN THE EVENT OF FALSE OR MISLEADING INFORMATION, THE CITY OF HAMILTON AS SERVICE MANAGER HAS THE RIGHT TO DISQUALIFY THE APPLICANT(S) AT ANY TIME.

In the event that any terms and conditions of the loan are not met, or that false declaration is knowingly made, the City of Hamilton shall have the right to cancel the approval and recover any paid funds (plus interest).

Personal information contained in this form or any attachments hereto is collected by the City of Hamilton under the provisions of the *Municipal Freedom of Information and Privacy Act*, and will be used to determine eligibility for Hamilton Emergency Home Repair Program. The applicant acknowledges that the information in the application form and the attachments to it may become available to the public and consents to the release of that information.

_____ Date	_____ Signature of Applicant	_____ Signature of Co-Applicant
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_____ Date	_____ Signature of Program Coordinator	_____ Approved YES NO
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**NOTICE TO CONTRACTOR
(TO BE PROVIDED TO CONTRACTORS BY APPLICANT AT THE TIME OF SEEKING QUOTE)**

The Housing Services Division, City of Hamilton is offering an Emergency Home Repair grant for eligible homeowners. to fund **serious** and **urgent repairs** of an **emergency** nature that would jeopardize the condition of the home to the point that it would adversely affect the household's health and safety and potentially places the household at risk of becoming homeless, and to ensure homeowner/household stability.

Eligible applicants are responsible for submitting at least two quotations from license contractors for the review by City of Hamilton, Housing Services staff. Contractors must be insured and licensed as a Building Repair Contractor, having a current valid trade license in accordance with the City of Hamilton Trade License By-Law 07-170, Schedule 29 and the quote must include this license number. Electricians must provide their ECRA/ESA Electrical Contractor Licence number.)

In order that the quotes can be assessed equally, eligible quotes MUST contain:

- Contractors name, address, phone number, and email address.
- Valid trade license number from City of Hamilton or Electrical Contractor license number
- Details of the damage and proposed remedy for repair
- Price for labour, price for materials. applicable taxes
- Timing for completion (including start and end date)
- Kind/length of warranty on parts or workmanship

Within three (3) business days of completion of the repair work, the Owner must submit a detailed invoice (provided to the Owner by the Contractor), along with a Work Satisfaction. (Estimates are not acceptable as an invoice) and the Signoff document to the City of Hamilton. Payment will be made directly to the Contractor by the City of Hamilton.

Repairs

Eligible home repairs may include the following:

- heating systems that are no longer working or that have been deemed too dangerous to operate (by a licensed gas-fitter or other similarly authorized professional);
- patching a roof;
- electrical systems;
- plumbing systems;
- owned water heater repairs;
- damage which compromises the security of the home/inhabitants
- foundation repairs;
- chimney repairs
- accessibility (repairs only)

Other costs that may be approved to be included in The Emergency Repair Program:

- Labour
- Applicable taxes
- Building permits
- Electrical Safety Authority Inspection

Ineligible repairs (but not limited to):

- renovations to increase energy efficiency
- accessibility modifications;
- renovations for aesthetic purposes only;
- additions or creation of secondary suites;
- preventative maintenance
- the cost of a new home foundation
- Work done before program approval is given
- The cost of a new furnace except where Service Manager is satisfied that the existing furnace is unsafe
- additions or upgrades to a home are not considered emergency repairs and are not eligible.

- The cost of materials for insulation
- Any repairs or modifications carried out on the property prior to approval
- Costs over \$5,000

Terms and Conditions

- The Hamilton Emergency Repair Program (ERP) may only be used to pay for the repairs that are listed on the attached detailed quotation and at the dwelling address identified on the application. Work must be completed by the contractor(s) for the quote submitted and approved. Should a change in contractor(s) be deemed advisable, another contractor quote must be submitted to the City of Hamilton for approval.
- If the cost of the repair is more than the amount approved by the Hamilton Emergency Home Repair program the homeowner will be responsible for the additional cost. The additional cost will not exceed \$500 and the homeowner must show proof that the cost is affordable to them.
- Emergency home repairs may only be accessed once in five (5) years per client.
- The City of Hamilton and/or its representative or agents may carry out the necessary enquiries for the purpose of confirming the information provided in the application form.
- The Owner is responsible for ensuring that the repairs are satisfactorily completed in accordance with the quotation. The City of Hamilton accepts no responsibility for ensuring compliance of the work with any applicable building code or other regulatory requirement, and is not responsible for the installation/adequacy of materials, methods employed, work quality, manufacturer's recommendations or damages that may occur or deemed to be deficient or defective by the Owner
- .Concerns with the installation of the materials, unacceptability of products, service or implied warranty issues are to be resolved between the contractor(s), sub trade(s) and the Owner.
- The contractor(s) or sub trade(s) assume responsibility for the scheduled work when contracted and recovery of associated costs for any remediation negotiated through settlement with the Owner when there is a discrepancy.
- The City of Hamilton will not negotiate, interfere or involve itself with any discussions between the Owner and the contractor(s) or sub trade(s) before, during or following completion of the repair, other than for confirmation of completion purposes.
- The Hamilton Emergency Repair grant may be cancelled if the repairs are not started immediately and completed by agreed upon date
- The Owner must submit a Work Satisfaction Sign-off as well as detailed invoice from the assigned contractor to the City of Hamilton within three (3) business days of work being completed. The Hamilton Emergency Repair grant will not be released until all work is fully completed and this documentation is received.
- City of Hamilton will not pay for any costs covered or to be covered by funding from other sources, in any form (i.e. grants, consumer rebates, etc.) If there is funding from other sources, the City of Hamilton will pay the balance of the costs, up to \$5,000 If funding from other sources plus the Emergency Repair grant exceeds the Total Cost of Repairs, then any such excess will be repayable to the City of Hamilton to offset the City funding. You must disclose any additional funding from other sources, in any form, received or expected to be received (including any funding applied for) for the repairs covered under the Emergency Repair Program.

If you have any questions about the program, please contact Housing Loans Officer at 905-546-2424 X 2758 or email affordablehousing@hamilton.ca