



Hamilton

Residential Protective Plumbing Loan Application

Shaded areas are for office use only

Application Number	Date Application Received	Property Tax Roll Number
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Applicant Information

Street Address			
City	Province		
Postal Code	Residential Telephone Number	Daytime Phone Number	Contact E-Mail Address

Residential Protective Plumbing Loan Request

Name of Contractor	Contractor Business License No.
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In order to qualify for a loan, the owner agrees that the City shall not be liable for any damages to the owner's property as a result of any protective plumbing work. The homeowner also agrees that the City shall not be responsible for the material, workmanship, and/or warranty provided by the contractor or work performed by the homeowner.

Registered Owners (all registered owners are required to sign the application form)

Print Name	Signature
Print Name	Signature
Print Name	Signature

The personal information on this form is collected under the authority of the Municipal Act, 2001, S.O. 2001, c.25, as amended and will be used to determine eligibility for the Residential Protective Plumbing Loan Program. Questions about this collection should be addressed to Hamilton Water Division, Monday to Friday between 8:30 a.m. & 4:30 a.m. Tel: 905-546-CITY (2489).

Prior to submitting your application form please ensure the following:

All register owners must sign the application form for it to be accepted by the City

A rejected application form due to incomplete information will be returned to the applicant.

Please submit your application to: Attn: Protective Plumbing Program
Hamilton Water
Customer Service & Community Outreach
Public Works Department
330 Wentworth Street North,
Hamilton, ON L8L 5W2

Summary of Residential Protective Plumbing Loan Program Guidelines

To see the guidelines in their entirety please visit <http://www.hamilton.ca/water>

Eligible Work

The only work that is eligible for this Program includes any of the following improvements:

- Installation of backwater valves;
- new sump pump and pit installation in conjunction with installation of a backwater valve;
- disconnection of downspouts

Eligibility for Loan

The applicant(s) for the loan must meet the following criteria in order to qualify for the Program:

- must be the owner(s) of the property;
- work performed by contractor must be licensed with license number provided on receipts;
- all property taxes must be current at the time of application and at time of loan payment;
- the owner(s) must complete and sign the Commitment Letter;
- the owner(s) must meet all conditions of this Program

Approval of all loan applications is also subject to availability of funding at any given time, as determined by Council.

This Program is available for residential property owners only, thereby excluding industrial, institutional or commercial enterprises.

Loan Details

Loans may be available to cover all applicable estimated costs (as approved and determined by the General Manager) of undertaking protective plumbing measures as defined. Loans will not be available to cover any other associated costs (e.g. it will not cover the costs of repaving of an entire driveway, restoration of landscaped yards, or any other such costs that are deemed by the General Manager to be unnecessary for the installation of protective plumbing measures). The loan if approved will only be paid to the owner upon receipt of invoices for completed work and inspection of the completed work by City staff under the Building Permit.

The loan interest rate is **4.2%** for the full term.

Loan approvals are subject to the availability of funding at any given time, as determined by Council. Loan applications will be processed in chronological order based on the date of receipt of applications.

Repayment of the Loan

Repayments of the loan plus interest will be made through taxes as set out in the agreement signed by the owner(s). Loan repayments will be added to the owner's tax bill, commencing on June 1 of the subsequent tax year following the payment of the loan and on June 1 of every year following for a total of 10 years. Full repayment (including interest) can be made at any time with no penalty to the owner.

Security

The loan will be added to the owners tax roll. Loans will be noted on the next tax roll.

Application Procedure

1. The applicant owner(s) will be required to complete an application form provided by the Public Works Department (Hamilton Water). Every person who is registered on title as an owner of the property is required to sign the application.
2. City reviews application and supporting documentation and decides whether to approve the loan amount, and determines the loan amount. City advises applicant in writing of its decision and provides Commitment Letter for owner to complete.
3. The Owner(s) will complete and sign the Commitment Letter, forwarding a copy to:
Finance and Administration – Hamilton Water Division
100 King Street West, 2nd Floor
Hamilton, ON L8P 1A2
4. Owner or Contractor obtains any necessary permits prior to the commencement of work. Failure to obtain required permits, prior to commencement of work and having related inspection completed, will result in cancellation of any approved loan amounts.
5. The Owner or Contractor must arrange for an inspection by the City with respect to the installation of a backwater valve, new sump pump and pit installation or sewer lateral repair/replacement. Permits that have not had an inspection by the City will result in cancellation of any approved loan amounts.
6. Loan amount requested is to cover costs incurred in addition to the \$ 2,000.00 grant received under the Protective Plumbing Program (3P) and is to a maximum of \$ 2,000.00.
7. Within twelve months of receiving loan approval the owners(s) must submit to the City the final invoice from the contractor setting out the amount due for the work and /or invoices for materials and equipment related to the private service replacement performed by the Owner. Any owner submitting an invoice more than twelve months after the loan approval will be ineligible for payment of the loan. The City will not provide a loan for an amount greater than the approximate loan amount up to a maximum of \$ 2,000.00, even where the final invoice is greater than the approximate loan amount.
8. The City may advance either the invoice amount submitted by the owner, or the amount of the approximate loan amount up to a maximum of \$ 2,000.00