



# City of Peterborough

## Media Release

### For Immediate Release

April 7, 2016  
Peterborough, ON

### **Peterborough Renovates Program - Funding Now Available for 2016**

The Peterborough Renovates Program provides financial assistance for low to moderate income homeowners in the City and County of Peterborough for necessary home repairs and upgrades, including energy efficiency and accessibility projects, to assist people to remain in safe and healthy homes. Some types of building repairs that may be eligible under this program are: fire and life safety related; heating systems, windows, exterior doors, roofs, septic systems, and accessibility projects.

This program, which is one of several housing programs offered by the City of Peterborough, supported by the City's 10 Year Housing & Homelessness Plan, provides funding to qualified applicants in the form of forgivable loans and/or grants. Applications will be accepted until fall 2019, and will be processed as funding is available. Funds have been provided by the Government of Canada and the Province of Ontario.

Habitat for Humanity Peterborough & Kawartha Region is the delivery agent on behalf of the City of Peterborough for applicants from the City and County. For information please contact Habitat for Humanity Peterborough & Kawartha Region by telephone (705) 750-1456, toll free at 1-855-750-1456 or by email [louise@habitatpkr.ca](mailto:louise@habitatpkr.ca).

The Peterborough Renovates Program 2016 Backgrounder, included below, provides a summary of the program requirements. This information is also available online with the City of Peterborough as well as with Habitat for Humanity at the following websites:

[www.peterborough.ca](http://www.peterborough.ca) AND [www.habitatpeterborough.ca](http://www.habitatpeterborough.ca)

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For further information please contact the undersigned:

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## Peterborough Renovates Program 2016

### Backgrounder

Grants and forgivable loans for low and moderate income homeowners in the City or County of Peterborough are available to help with necessary home repairs and accessibility upgrades. The Peterborough Renovates Program (PRP), subject to funding availability, is offered on a first-come, first-serve basis to eligible applicants.

<b>Applicants</b>	<ul style="list-style-type: none"><li>Maximum household income cannot exceed \$33,000 to \$59,500, depending on number of bedrooms in the home</li><li>The applicant must own and live in the home as sole and principal residence</li></ul>
<b>The Home</b>	<ul style="list-style-type: none"><li>Is located in the City or County of Peterborough</li><li>Maximum market value is \$270,000 for the Peterborough area. Farm values are based on residential value only. Applicants must provide their most recent Notice of Assessment (MPAC)</li><li>Owner may not mortgage more than 90% of the home value, inclusive of the Peterborough Renovates loan</li></ul>
<b>Habitat for Humanity</b>	<ul style="list-style-type: none"><li>Applications and assistance are available at Habitat for Humanity Peterborough &amp; Kawartha Region</li><li>Can be contacted by phone, email or in person: Phone 705-750-1456 or toll free at 1-855-750-1456 Email: <a href="mailto:louise@habitatpkr.ca">louise@habitatpkr.ca</a></li></ul> <p>Address: 550 Braidwood Avenue Peterborough, ON K9J 1W1</p>
<b>The Projects</b>	<ul style="list-style-type: none"><li>Necessary repairs and upgrades may include: fire and life safety related; foundation, structural, heating systems, insulation, windows, exterior doors, ventilation systems, storm water management, septic systems, water supply and wells, and accessibility related projects.</li></ul>
<b>Loans and Grants</b>	<ul style="list-style-type: none"><li>Forgivable loans up to \$25,000 (may be secured on title)</li><li>Accessibility grants up to \$5,000 (medical documentation required)</li><li>Loans are forgiven 10% per year for 10 years, provided that the homeowner does not move out of the home</li><li>Funding through the Investment in Affordable Housing – 2014 Extension program (IAH-E) and supported by the City of Peterborough's 10-year Housing and Homelessness Plan.</li></ul>



# PETERBOROUGH RENOVATES SYNOPSIS

## “The Basics”



### **What is the program all about?**

Peterborough Renovates is a home repair initiative, funded by Canada Mortgage and Housing Corporation (CMHC) and the Ministry of Municipal Affairs and Housing (MMAH). The primary intent of the program is to improve quality of life through improvements to built form for low to moderate income homeowners. This program, supported by the City's 10-year Housing and Homelessness Plan, will improve building performance and occupancy standards in single family homes initially, and may be expanded to include multi-unit residential buildings in future years.

The Program will offer grants and forgivable loans to qualifying applicants. The grants will be up to \$5,000, for accessibility upgrades and modifications only, and applicants must attach an Accessibility Project Form completed by a medical professional to apply. The forgivable loans will apply to all other repair and upgrade projects, and have a value up to \$25,000 to address project costs. Any costs in addition to this amount would need to be funded directly by the applicant. These forgivable loans, if for a home repair, will have a forgiveness period of 10 years, and multi-unit residential repair loans if implemented will have a forgiveness period of 15 years. All loans shall have a form of security in place to ensure that any repayment occurs if necessary, and the funds are reinvested.

Typical building repairs that are eligible under this program include, but are not necessarily limited to: fire safety and life safety related projects; foundation and structural repairs; heating systems; window and exterior door replacements; roof repairs and replacements; septic and well repairs or replacements; ventilation improvements; grading and drainage improvements for storm water management; insulation upgrades; and select electrical and plumbing upgrades. A more complete list of the eligible repairs and the corresponding parameters, as well as the accessibility or security type enhancements available are in the Peterborough Renovates Guidelines.

### **Who will the program serve?**

Peterborough Renovates is primarily targeting low to moderate income homeowners, with a possible multi-unit rehabilitation component reviewed annually based on the availability of funding.

### **Where is this program being implemented?**

The Program, an optional funding initiative under the Investment in Affordable Housing for Ontario (2014 Extension) umbrella, is being implemented as a replacement to the federal Residential Rehabilitation Assistance Program, which was ended as of March 31, 2012. In Peterborough City and County, this Program is being implemented under the name of Peterborough Renovates, and is available to qualifying applicants.



# PETERBOROUGH RENOVATES SYNOPSIS

## “The Basics”



### **How is the program being implemented?**

Peterborough Renovates is being implemented by the City of Peterborough, as Service Manager. The City will be utilizing a delivery agent, Habitat for Humanity Peterborough & Kawartha Region, to facilitate the application process. Once applicants have been screened and conditionally approved, application packages will be delivered to the City's Housing Division, where the process of working with the Ministry of Municipal Affairs and Housing will begin in an effort to obtain project approvals and funding. The City's Legal Department will also play an important role in performing searches and sub-searches, customizing appropriate documents on a per project basis, and implementing appropriate securities. When fully approved and agreements are executed, the Housing Division will also be notifying the appropriate Building Official in the municipal jurisdiction of the applicant to advise of the project.

### **When will the program operate?**

Peterborough Renovates will be available for applications at the Habitat for Humanity Office in Peterborough beginning on April 1<sup>st</sup>, of each year. Applications will be available annually until September, and processed as funding is available. When funding for each year has been expended, applicants will be placed on a waiting list until more funding is available under that year's allocation.

### **Who are the Contacts for Peterborough Renovates?**

All inquiries of this Program shall be directed to Habitat for Humanity Peterborough & Kawartha Region.

#### **Habitat for Humanity Peterborough & Kawartha Region Contact Information**

Louise Yates

Program Manager

Habitat for Humanity Peterborough & Kawartha Region

705-750-1456

[Louise@habitatpkr.ca](mailto:Louise@habitatpkr.ca)

For queries with the Service Manager regarding the program or projects, the following contacts shall apply:

#### **Service Manager Contact Information**

Craig J. Adams, C.E.T., rcsi

Capital Planning Analyst, Housing Division

City of Peterborough

500 George Street N

Peterborough ON K9H 3R9

705-742-7777 extension 1440

[cadams@peterborough.ca](mailto:cadams@peterborough.ca)



## Repairs and Upgrades

Some types of building repairs and upgrades that may be eligible under this program include:

- Fire and life safety related
- Foundation and structural
- Heating systems
- Insulation
- Windows
- Exterior doors
- Roofs
- Septic systems
- Ventilation systems
- Storm water management
- Electrical / plumbing
- Accessibility related

For a more detailed list of eligible repairs, including accessibility or security type upgrades, please review the Program Guidelines.

## Contact Information

### Habitat for Humanity Peterborough & Kawartha Region

**Phone:**

705-750-1456

or 1-855-750-1456

**Email:**

[louise@habitatpkr.ca](mailto:louise@habitatpkr.ca)

Applications are available from April 13, 2015 until fall 2019, and will be processed as funding is available.

If all available funding has been used for the current year, applicants may be placed on a wait list maintained by Habitat for Humanity.

This pamphlet was prepared by:  
City of Peterborough  
Housing Division  
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Canada

Ontario

# Peterborough Renovates Program


**2015-2019**

**Peterborough  
City & County**








# Peterborough Renovates Program (PRP)





## What is the Peterborough Renovates Program?




The Peterborough Renovates Program (PRP) is a home repair program, funded by the federal and provincial governments.



The program helps low to moderate income homeowners afford necessary home repairs and upgrades, including energy efficiency and accessibility related projects.



Homeowners in both the City and County of Peterborough can apply for program funding.




Helping homeowners afford necessary home repairs and upgrades, including energy efficiency and accessibility projects.



## About the Peterborough Renovates Program

The Peterborough Renovates Program is an optional funding initiative under the Investment in Affordable Housing-2014 Extension program.

At the discretion of the Service Manager (the City), the program may be expanded to include a component for multi-unit residential rehabilitation.



## How does an applicant receive funding?

This program provides grants and forgivable loans to qualifying applicants on a first-come, first-served basis.

- Grants for accessibility upgrades and modifications up to \$5,000
- Forgivable loans for other repairs and upgrades up to \$25,000

Any costs greater than \$25,000 will need to be paid for by the applicant.

