



Housing Opportunities Program for Edmonton (HOPE)

Information Guide And Application Form

Updated February 2015

Introduction

The City of Edmonton recognizes that access to safe, adequate and affordable housing is fundamental to the physical, economic and social well being of individuals, families and communities.

Continuing the successes achieved under the original *Cornerstones Plan*, *Cornerstones II: Edmonton's Plan for Affordable Housing* is a five year plan that will continue increasing the supply of affordable housing and to improve the condition of existing housing for qualifying households.

To assist meeting *Cornerstones II* objectives, the City is launching the second year of a new 2-year pilot program, the **Housing Opportunities Program for Edmonton (HOPE)**. **HOPE is a new home repair program for qualifying homeowners. Seniors and persons with a disability will be given priority.** By improving housing conditions for households in need, HOPE will assist communities in achieving neighborhood sustainability and support ongoing community revitalization initiatives.

The HOPE Information Guide and Application Forms provide an overview of the program and are not inclusive of all guidelines and procedures. For more information, you can visit us online at http://www.edmonton.ca/for_residents/programs/hope-program.aspx, or you can call the City of Edmonton's general phone number, 780-442-5311 (311) and they will refer you to the appropriate resource.

Definitions

- "Maximum Income" means the combined gross income of all household residents aged 17 and over does not exceed the *Maximum Income by Household Size* thresholds (see page 3).
- "Senior" means a person aged 65 or older.
- "Physical Disability" means a person with a loss of physical function resulting in diminished efficiency as can be verified in writing by a physician.

Program Purpose

The Housing Opportunities Program for Edmonton (HOPE) helps qualifying income homeowners bring their homes to a minimum standard of health and safety relating to plumbing, heating, electrical, structural, fire safety, disability modifications and energy efficiency. HOPE - funded home repairs will assist communities in achieving greater neighbourhood sustainability and support ongoing community revitalization initiatives.

HOPE funding provides one-time conditional grant assistance on a first-come-first-serve basis, up to a maximum of \$20,000 per qualifying applicant.

Program Details

HOPE applicants must own and occupy their homes.

HOPE recipients will enter into a 20-year agreement with the City. If the property is sold or transferred to anyone not on title at the time of application for funding, or if all original homeowners move from the property before the agreement period concludes, the grant must be repaid in full.

Please note: The property is security for the obligation of the owner up to the maximum grant funding amount and constitutes a charge against the property. The City will file a caveat that will be discharged upon expiry or termination of the 20-year agreement.

In addition to \$20,000 in HOPE funding, HOPE recipients will automatically be considered for an additional non-repayable \$2,000 CO₂RE (Carbon Dioxide Reduction Program) grant towards energy efficiency-related retrofits, pending an Energy Evaluation – a third party assessment of how energy is being used in your home (for more information, see Attachment C).

The Energy Evaluation will provide you and HOPE Inspectors with a list of cost-effective energy efficient retrofit suggestions for your home. The Energy Evaluation is free of charge to the homeowner.

If the property has received an Energy Evaluation in the last five (5) years, applicants are required to submit the results of the Evaluation (e.g. Energy Evaluation Guide) with their application package.

HOPE funding is for major repairs, disability modifications and energy-efficient retrofits, not upgrades. The City reserves the right to refuse HOPE funding if repairs are not required as per HOPE criteria.

The City reserves the right to refuse HOPE funding if the property cannot be repaired to a minimum level of health and safety.

HOPE funding will not cover any repairs initiated prior to written grant approval. HOPE funded repairs must be complete within a year from receiving funding approval. Applicants must have the ability to oversee home repairs within the one-year term.

HOPE's total annual budget is based on the City's limited funding sources. Therefore, City funding commitments to HOPE are conditional upon budget availability.

Eligible Applicants

Qualifying household income must fall within the *Maximum Income by Household Size* guidelines as defined by the *Cornerstones II Program Guidelines* (and based upon information provided by Statistics Canada):

Household Size	Maximum Income Threshold (Jan to Dec 2015)
One Person	\$34,857
Two Persons	\$52,914
Three Persons	\$57,051
Four Persons	\$68,288
Five Persons (or more)	\$71,718

Applicants must provide proof of gross annual income (i.e. Canada Revenue Agency Notice of Assessment), including annual income from investments and properties other than the residence and excluding lump-sum RRSP withdrawals or other lump-sum income payments received. **For more information on Proof of Income, see Attachment A.**

Applicants must demonstrate the financial ability to pay for any project costs exceeding the maximum grant approval of \$20,000.

Applicants in tax arrears must make payment arrangements with the City of Edmonton Assessment and Taxation branch before receiving HOPE funding.

Applicants must have legal title to the property of residence, and at least one homeowner must reside on the property as an owner-occupier.

Applicants must possess current home insurance.

Eligible Properties

The property must have a qualifying repair or major deficiency exceeding a repair cost of \$1,000.

The 2014 assessed home value of the property must be no more than \$400,000.

The property must be at least 15 years old. For applicants with a physical disability, the property must be at least 5 years old.

HOPE funded repairs must adhere to the Alberta Building Code.

The property must be located within the boundaries of the City of Edmonton.

Eligible Repairs

The purpose of the program is to financially assist the owner to address major repairs required in the home, up to the funding limit.

A qualifying repair is a major deficiency which will cost more than \$1,000 to repair.

For funding eligibility, there must be a qualifying repair in *one or more* of the following categories:

- Plumbing
- Electrical
- Fire Safety
- Heating
- Structural
- Disability Modifications
- Energy Efficiency

Qualifying repairs must address essential health and safety concerns. Other repairs may be eligible based on a HOPE Inspector's home assessment. All repairs must extend the life of the house by fifteen years. **It is not the purpose of the program to repair every deficiency in the home.**

The HOPE Inspector has the authority to deem any repairs as first priority if there is danger to life or property. HOPE Inspectors reserve the right to determine all repair eligibility, including the right to terminate repairs after work commences.

Examples of Eligible Repairs

- Replacement of furnace due to age and condition
- Structural or foundational leaks
- Leaking roof
- Hazardous electrical conditions
- Plumbing systems in need of repair
- Some disability required modifications

Examples of Ineligible Repairs

- Replacement of all windows in a house
- New carpet; countertops
- Painting, except for bathrooms and exterior door and window trim

For a comprehensive list of eligible and ineligible repairs, please contact the **HOPE Coordinator at 780-423-3135 or email HOPE@edmonton.ca.**

When required, homeowners and contractors can apply for permits for proposed repairs through the City of Edmonton Current Planning Service Centre at:

**Sustainable Development
5th Floor, 10250 - 101 Street
Edmonton, Alberta T5J 3P4
Ph. 780-442-5311 (311)**

Grant Application Process

1. Application

Submit the completed and signed **Application Form** (attached) and supporting documentation by mail. Include Proof of Income for all household members aged 17 years and older. (Original Signature(s) required)

Individuals on title but not living in the home must also sign the **Application Form** and the **Non-Resident Owner Form** (attached).

If you are disabled, please include the completed and signed **Medical Form** (attached) to be completed by your physician.

In addition to the above forms, you must submit the following supporting documents:

- Income Work Sheet (attached);
- Proof of Income (e.g. Notice of Assessment);
- Copy of current Home Insurance;
- Copy of Energy Evaluation Guide (if you have had evaluation within last five (5) years)

2. Review of Application

The HOPE Coordinator will review the application. If the application is complete, it will be assigned to a HOPE Inspector. If the application is incomplete or if you do not qualify, the Coordinator will contact you by phone and/or mail.

3. HOPE Inspection

The HOPE Inspector will contact you to arrange a date and time for your home inspection. The Inspector will require access to all areas of the house. The Inspector will determine which repairs are eligible for program funding. The Inspector will also determine if your home requires an Energy Evaluation. If so, you will be provided with the name of a Certified Energy Advisor so you can book an appointment. The Energy Evaluation is free of charge to the homeowner.

4. Additional Inspection(s): By an Energy Advisor and/or Others

If an Energy Evaluation is required, a Certified Energy Advisor will inspect your home and prepare a written report which will be used to inform the HOPE Inspector of the energy-related retrofits recommended for your home. The HOPE Inspector may also require inspections by others, such as an Electrical Inspector or an Engineer.

5. Work Description Report

Once the HOPE inspection is complete, along with the Energy Evaluation and/or Electrical Inspection (if required), the HOPE Inspector will prepare a written report called a Work Description Report which will be mailed to you. The report will provide a list of the priority repairs required for your home including the recommendations of the Energy Evaluation.

6. Quotes

After reviewing the Work Description Report, you may begin contacting qualified contractors for job quotes. Applicants must obtain a minimum of two quotes for each work item. The City does not provide a list of contractors.

7. Selecting a Contractor

After obtaining two quotes per work item you must contact the HOPE Inspector to review the quotes. The HOPE Inspector will assist you in determining which contractor(s) will complete the job(s). No work can begin prior to receiving written permission from the City of Edmonton.

8. HOPE Funding Agreement

The HOPE Inspector will provide you with the HOPE Funding Agreement for signature. **All persons on title must be present for signing.** If it is not possible for all title holders to be present, please notify the City so alternate arrangements can be made for proper execution. The HOPE Funding Agreement states your approved grant funding amount and provides the City with permission to place a caveat on your home. If the property is sold or transferred to anyone not on title at the time of application for funding, or if all original homeowners move from the property before the agreement period concludes, the grant must be repaid in full.

9. Scheduling Work

Once the applicant(s) signs the HOPE Funding Agreement, the chosen contractors may commence work. You are responsible for negotiating the work schedule. All HOPE-funded repairs must be complete within one year of receiving written approval for funding. If the chosen contractor(s) are unable to do the work, you must obtain new quotes which must be submitted to City of Edmonton for approval.

10. Final HOPE Inspections

Once you have received one or more invoices from your contractor(s) you may call your HOPE Inspector to request an inspection for approval and release of funds.

11. Release of HOPE Funds

After the HOPE Inspector approves the completed work, the City of Edmonton will provide payment directly to your contractor(s).

Please note: Funding will be committed based on the quote(s) submitted and no cost over runs exceeding \$20,000 will be covered by the City of Edmonton. No appeal will be accepted. The Housing and Economic Sustainability branch decision is final.

ATTACHMENT A: PROOF OF INCOME

For each permanent household member aged 17 or older, please submit the **most recent Notice of Assessment** from the Canada Revenue Agency. Additionally, please submit all of the following documents that apply to you:

Pension/Social Assistance/Employment Insurance

- Copies of most recent cheque stubs or a copy of a recent bank statement showing deposits (if current income is higher/lower than most recent Notice of Assessment).
- If income is withdrawn from a Registered Retirement Savings Plan or other savings, please include a note indicating whether funds are received on a regular basis or as a one-time lump sum.

Employment

- Copies of your three most recent pay stubs or a current letter from your employer indicating hourly wage and number of hours worked per week (if current income is higher/lower than most recent Notice of Assessment).

Self-Employment

- Copies of income tax returns for the past three years (including the schedule showing the revenue and expenses for the business) as well as the Notice of Assessment from Canada Revenue Agency for the past three years.
- For self-employment, we use the net income plus any Capital Cost Allowance.

Child Support/Alimony

- A copy of the court order or copies of the three most recent cheques or a recent bank statement showing the deposit(s) or a statement from the Maintenance Enforcement Program.

Other Income

- Whatever proof is available, along with a signed letter confirming details.

Federal Disability Tax Credit

- A copy of the Schedule 1 from your most recent income tax return as well as a letter from Canada Revenue Agency confirming eligibility.

ATTACHMENT B: FREQUENTLY ASKED QUESTIONS

Is HOPE a Grant or a Loan?

HOPE is a conditional grant with a 20-year agreement period. If the property is sold or transferred to anyone not on title at the time of application for funding, or if all original homeowners move from the property before the agreement period concludes, the grant must be repaid in full.

What happens if I sell my property before the 20-year agreement period?

A condition of receiving HOPE funding requires that applicants sign a HOPE Funding Agreement. The Agreement provides permission for a caveat to be registered on the property before any funds are released. If the property changes ownership (sell or transfer) before the 20-year agreement period has concluded, you will be required to pay the entire grant back to the City.

Who signs the Application Form?

All persons on the land title must sign the Application Form. If there is an owner on title who does not live in the home, they must sign the application and the Non-Resident Owner Agreement. A spouse must also sign as a co-applicant whether or not they are listed on the land title.

If my furnace needs replacement can I upgrade to a high-efficiency furnace?

Usually, but not always. The HOPE Inspector will determine which repairs demand priority. Qualifying homeowners approved under HOPE with furnaces requiring replacement may be eligible to also receive up to \$2,000 CO₂RE funding for energy efficiency retrofits. The old furnace must be replaced with an ENERGY STAR[®] qualified furnace that has a 92.0% annual fuel utilization efficiency or better, with a DC variable-speed motor.

I'm having trouble finding a contractor. Will you send someone?

No. HOPE provides financial assistance for home repairs only. You are responsible for selecting the contractor(s) for quotes for the work. We recommend you keep a list of contractors you spoke with and the date you contacted them. In some cases, one quote may be accepted where you can demonstrate that thorough attempts were made to obtain two quotes.

Are rental units eligible?

No. HOPE funding is only available for people who own and occupy their home. It is not available for rental units.

Are owner occupied Condominiums eligible?

Yes, but only repairs to interior components not covered by the Condominium Association are eligible.

My adult child with a disability lives with me but is not on title. Do I qualify for repairs relating to his/her physical disability?

Yes. However, if you sell, transfer title, or if all original homeowners move away from the property before the 20-year agreement period has concluded, the grant must be repaid in full.

ATTACHMENT C: ENERGY EVALUATION

THE ENERGY EVALUATION: YOUR HOME RENOVATION SAVINGS GUIDE

WHAT IS AN ENERGY EVALUATION? Energy evaluations are third party assessments of how energy is being used in your home. They are carried out by trained technicians using specialized equipment. The end result will be a list of cost-effective suggestions that show you the best ways to improve the energy efficiency and heating and cooling of your home.

THE ENERGY EVALUATION REPORT: An energy evaluation, also referred to as an energy assessment or energy audit, is carried out in two parts, each with its own report. The initial report will show how your house is using energy now and ways it could be improved with upgrades. Options for energy upgrades, energy saving tips, estimates of heat loss and energy consumption, and important background information are all provided in this first report. After you've made upgrades, a second report will show you the actual changes in your home's energy use. Homeowners book an initial or pre-renovation evaluation prior to home upgrades, and a final or post-renovation evaluation after upgrades have been completed.

HOW DOES IT HELP ME? An energy evaluation is a roadmap that will take the mystery out of how your home is performing. It will provide you with important options before starting your renovation and give you an idea of how you can lower your utility bills, live more comfortably, and reduce greenhouse gas emissions too. Your energy evaluation will also give you a good indication of the effectiveness of the energy efficiency upgrades that have been made to your home.

WHAT HAPPENS DURING THE PROCESS? The pre-renovation evaluation typically takes between two and three hours. A Certified Energy Advisor arrives at your home and carries out a visual inspection from foundation to roof. Later they will inspect insulation, record the age and efficiency of your heating and cooling system, windows, doors, appliances as well as the type and efficiency of your plumbing fixtures. An air tightness test is performed using a 'blower door' kit that consists of a sealed insert that fits into your home's door frame and a fan with a vacuum monitor. During your post-renovation evaluation, the energy advisor will record the upgrades and perform a second test of your home's air tightness. The advisor will then be able to tell you how much your home's energy use has improved.



THE ENERGUIDE LABEL: After the assessment has been completed your home will receive an energy rating and EnerGuide label. The EnerGuide system ranks homes on a scale of 0 to 100. A rating of zero would be given to a home with no insulation, extreme energy leakage, and very high energy consumption. A rating of 100 would be given to a new home that is well insulated, well sealed and ventilated and requires no net annual energy purchases. Older single family homes that have been upgraded often receive an EnerGuide rating anywhere from between 51 to 74. The energy rating makes it possible for you to compare your home with others of the same size and age in terms of energy efficiency performance.

GETTING READY FOR YOUR ENERGY EVALUATION: Preparing in advance will help you get the best results from your energy evaluation. Make a list of any existing problems such as mould, drafty spaces, or condensation. Have copies of your utility bills on hand. Be ready to walk through your house with your energy advisor and answer a few questions as they conduct the assessment. Your energy advisor will use this information to provide an accurate energy evaluation.

Learn more at: www.edmonton.ca/thewaywegreen



Housing Opportunities Program for Edmonton (HOPE) Application Forms

To be considered for HOPE assistance all applicants must submit the following forms and supporting documents:

- Application Form;
- Income Work Sheet;
- Proof of Income (i.e. Notice of Assessment, for all household members 17 years and older);
- Copy of a current Home Insurance;
- Medical Form (if applicable – for disability modifications only)
- Non-Resident Owner Form (if applicable);
- Copy of Energy Evaluation Guide (if applicable)

If you have any questions about the HOPE application forms or required supporting documents, please contact the **HOPE Coordinator at 780-423-3135 or 780-442-5311 (311) or email HOPE@edmonton.ca**.

Complete grant application packages can be submitted by mail to:

**Housing Opportunities Program for Edmonton (HOPE)
10th Floor, HSBC Bank Place, 10250 – 101 Street
Edmonton, Alberta
T5J 3P4**

Incomplete applications will not be accepted.

Completed applications will be considered on a first-come-first-served basis.



HOPE APPLICATION FORM

1. ABOUT THE OWNER OF THE PROPERTY (ALL PERSONS ON TITLE)

Property Owner(s):		Contact Name (if different):	
Name of Spouse (if not on title):		Neighborhood:	
Does spouse reside (or ever resided) on the property? Yes/No			
How many people live in the home? (i.e. all related persons who receive mail to the address below)		Client Type <input type="checkbox"/> Senior <input type="checkbox"/> Non-Elderly Single <input type="checkbox"/> Family <input type="checkbox"/> Disabled	

2. ABOUT THE PROPERTY WHERE REPAIRS ARE REQUIRED

Address:	City	Province	Postal Code
<input type="checkbox"/> Have you had an Energy Evaluation within the last five years?			

3. MAILING ADDRESS (IF DIFFERENT FROM ABOVE ADDRESS)

Address:	City	Province	Postal Code
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4. OTHER CONTACT INFORMATION

Telephone Numbers	Home ()	Work ()	Cell ()
Email			

5. ABOUT THE PROBLEMS WITH THE DWELLING

From the list below, identify and describe problem areas that exist in the home:	
<input type="checkbox"/> Structural	_____
<input type="checkbox"/> Heating	_____
<input type="checkbox"/> Plumbing	_____
<input type="checkbox"/> Electrical	_____
<input type="checkbox"/> Fire Safety	_____
<input type="checkbox"/> Energy Efficiency	_____
<input type="checkbox"/> Disability Modifications	_____



6. HOPE FOR PERSONS WITH A DISABILITY:

If you or a member of your household has a disability, describe the disability and special modifications required to enable the person to continue living independently:

☐ I am/will be seeking other funding sources for other repairs. Describe:

7. DECLARATION

1. I/We hereby grant permission to the City of Edmonton to carry out necessary inquiries to verify accuracy of information contained herein.
2. I/We hereby confirm that I/we am/are the owner(s) of the said property.
3. I/We hereby confirm that I/we am/are not in tax arrears with said property. I/We hereby authorize the City to confirm the property tax status.
4. I/We hereby authorize an inspection of my/our property at any reasonable time with the appropriate advance notice.
5. I/We acknowledge the HOPE Inspector maintains authority in deciding which repair(s) receive approval for funding.
6. I/We acknowledge that any work carried out prior to receipt of written confirmation of HOPE funding approval is not eligible for Program funding.
7. I/We acknowledge that the property is security for the obligation of the owner up to the maximum grant funding amount and constitutes a charge against the property. The City will file a caveat that will be discharged upon expiry or termination of the 20-year operating agreement.
8. I/We acknowledge:
 - (a) that I/we have read and understand the terms and conditions of the Information Guide that shall govern any funding that may be approved;
 - and, (b) that I/we will enter into a 20 year agreement.
9. The information contained herein is true.

Name (please print)	Signature(s) of Applicant(s) on Title	Date
Name (please print)	Signature(s) of Applicant(s) on Title	Date
Name (please print)	Signature(s) of Applicant(s) on Title	Date

The personal information requested in this form is collected pursuant to Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act. It will be used for the purpose of operating the City's Cornerstones II grant program and may be disclosed to the Government of Alberta for purposes of oversight and to ensure accountability. Your personal information will be protected in accordance with the FOIP Act. Any questions may be directed to the Director of Housing, 11th Floor, 10250 - 101 Street NW, Edmonton, Alberta, T5J 3P4, Ph. (780)-442-0443.



INCOME WORK SHEET

How do I determine my total gross household income?

Total household income is the current year's gross income (before taxes and other deductions) of all people living in the dwelling including the homeowner; the spouse or partner, and any other related persons aged 17 years and older who live in the same dwelling.

Source of Income	Homeowner	Homeowner/ Spouse/ Partner	Children/ Dependants 17 years and older	Other Household Members
Yearly gross salary, wages, commissions, part-time earnings				
Canada Pension Plan, Old Age Pension, Guaranteed Income Supplement, private pensions, annuities, Provincial supplements, Veterans' Allowance, disability pensions				
Employment Insurance income				
Social Assistance, Mother's Allowance, Welfare, Worker's Compensation				
Bank interest, investment and dividend income				
Alimony or child support income				
Self-employed or seasonally employed earning (include proof of income for past three years)				
Other income: e.g. net room and board from boarders (please specify)				
Total Income from all sources	(A)	(B)	(C)	(D)

Total gross household income (A+B+C+D)= _____

If applicable, for households with disabled members, deduct the applicable Canada Revenue Agency (CRA) tax credit for persons with disabilities from the previous year - (E)= _____

Total gross household income (A+B+C+D-E) = _____

NOTE: Proof of all income sources is required with your application. If a false declaration is made, the City of Edmonton has the right to cancel funding approval and recover any paid funds.



Housing Opportunities Program for Edmonton (HOPE)

MEDICAL FORM – PERSONS WITH A DISABILITY

(If applicable)

To the Health Professional (physician):

The information requested on the person with a disability will be used in connection with the homeowner or landlord applying for funding under the Housing Opportunities Program for Edmonton (HOPE) for persons with disabilities to carry out remedial modifications to their property.

Name of Patient:	
How long has this patient been under your care:	
Please describe the nature of the condition:	
<hr/> <hr/> <hr/>	
Is the patient's condition disabling? Please explain:	
<hr/> <hr/> <hr/>	
Please confirm what modifications to the patient's property will benefit his/her disability:	
<hr/> <hr/> <hr/>	
Physician's Signature:	Date:
Specialization	
Address and Telephone number (Please use stamp if available)	



Housing Opportunities Program for Edmonton (HOPE)

NON-RESIDENT OWNER FORM

(If applicable)

Address of property requiring HOPE assistance:

Non-resident owner of the above property:
Name:
Primary Residence:

I Declare that:	
I am a co-owner of the property together with the following:	
_____ Name of other co-owner(s)	_____ Name of other co-owner(s)
<ol style="list-style-type: none"> 1. I do not reside at the property; 2. I have signed the application under the following program: Housing Opportunities Program for Edmonton (HOPE) 3. I hereby authorized and direct _____ to act on my behalf in all matters relating to the program including: <ul style="list-style-type: none"> • Facilitating the completion of all work described in the HOPE work description • Signing all forms requesting advances/payment under the program • Confirming in writing that the work performed by the contractor is satisfactory • Changes to the cost schedule summary 	

Name (please print)	Non-Resident Signature	Date
Name (please print)	Non-Resident Signature	Date
Witness Name* (please print)	Witness Signature	Date

*Note: Witness cannot be a family member