

NUNAVUT HOUSING CORPORATION



Emergency Repair Program

(ERP)

October 2014

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OBJECTIVE

- The objective of the Emergency Repair Program (ERP) is to assist people who own and occupy their home to undertake urgently required repairs which otherwise pose an imminent threat to occupant health and/or safety.

SUMMARY

- The Emergency Repair Program (ERP) provides assistance to homeowners in need to undertake emergency repairs that are required for the continued safe occupancy of their unit. The assistance comes in the form of a grant of up to a maximum amount of \$15,000.

Where it can be demonstrated that a client does not have access to local skilled labour in their community, and where no other options exist for the delivery of the program, the NHC may cover the travel costs to bring in a contractor to complete the job.

ENABLING LEGISLATION

- *The Nunavut Housing Corporation Act.*

Under Section 10 (General Powers) – the NHC may:

“Administer, manage, and maintain properties; and make grants or loans to individuals, municipalities and other corporate bodies for the purpose of acquiring, constructing or improving housing.”

ELIGIBLE CLIENTS

- The applicant(s) must be at least 19 years of age and have resided in Nunavut for at least two years.
- This program follows the income eligibility limits as set by the Homeownership Program Income Eligibility (HPIE) numbers (See VOI Guidelines Appendix I)
- Applicant(s) with rental or mortgage arrears with any Local Housing Organization in Nunavut or with NHC, or have otherwise caused a loss to NHC, do not qualify for the program until those arrears or losses are paid in full.

Note: At the discretion of the District Director, this requirement may be waived, provided that the client(s) agrees in writing to a repayment of arrears schedule.

- The applicant(s) must possess title (or leasehold title) to the property.

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Note: Existing NHC homeowner clients who do not possess leasehold title to the property, but occupy the unit under an Occupancy Agreement are eligible for ERP provided that all other eligibility requirements are met.

PRIORITY OF APPLICANTS

- The annual allocation of ERP projects for each community is limited, based upon available funding. Eligible ERP applicants will therefore be point-rated according to the selection criteria listed in the ERP Priority Allocation Criteria (see Appendix I).

INCOME VERIFICATION

- Applicant income will be verified in accordance with NHC's current Verification of Income (VOI) Guidelines for NHC's Homeownership Programs.

ELIGIBLE UNITS

- All homes repaired or renovated under ERP must have a current insurance policy in place for not less than the full replacement cost of the home.

Note: At the discretion of the District Director, a conditional approval may be granted to clients without a current insurance policy, provided they agree in writing to make arrangements for insurance within a specified period of time.

- All homes repaired or renovated under ERP must be located within municipal boundaries in Nunavut.
- All homes repaired or renovated under ERP must be used by the clients as their principal residence.

CONTRIBUTION

- ERP provides assistance in the form of a grant to cover the cost of materials, freight and labour, to a maximum amount of \$15,000. The grant is forgiven upon completion of the repairs.
- At the discretion of the District Director, and where it can be demonstrated that a client does not have access to local skilled labour in their community, and where no other options exist for the delivery of the program, the NHC (in addition to the \$15,000 grant amount) may cover the travel costs to bring in a contractor to complete the job. The logistics and conditions of the travel will be pre-determined through the procurement process.

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- There is no limit on the number of emergency repair assistance a client may receive. However, there is limited funding; therefore, all first time eligible applicants will receive priority over any repeat applicants.

ELIGIBLE REPAIRS

- Eligible repairs are limited to those urgently required for the continued safe occupancy of the dwelling.
- Eligible repairs include:
 - a) Foundation – repair/replace damaged foundations/footings.
 - b) Walls (Interior or Exterior) – use of lumber, plywood, or gypsum board where major damage is evident; use of polyethylene sheeting to weatherproof leaking walls.
 - c) Floors and ceilings – use of plywood, wafer board, ceiling tile or gypsum board where major damage is evident.
 - d) Painting – paint as required where repairs have been carried out.
 - e) Insulation – use of insulating materials where required; use of caulking compound and weatherstripping material; use of sheathing paper for insulating purposes; use of plywood for skirting on raised units.
 - f) Doors – replacement where required.
 - g) Windows – use of glass or rigid plastic for repair or replacement where required.
 - h) Plumbing – repairs necessary to correct health or safety hazards.
 - i) Electrical – repairs necessary to correct health or safety hazards.
 - j) Heating – repair or replace fuel supply systems or components and heating systems/appliances or components. All heating equipment must be installed in accordance with the manufacturer’s specifications.
Note: where existing heating systems will be retained, consideration of fire safety items is essential.
 - k) Roofs – repairs necessary to correct health and safety hazards.
 - l) Air Circulation – use of vents and louvers to improve circulation.

INELIGIBLE REPAIRS

- Repairs undertaken prior to approval of the contribution are ineligible.

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ELIGIBLE PROJECT COSTS

- Eligible project costs include materials, labour, marshalling and freight, applicable permits and fees, and GST.
- Clients must submit a quotation detailing the repairs to be carried out on the house and a breakdown of the total project costs.
- Clients cannot submit claims (or invoices) for any labour and/or other in-kind contributions they make towards the project.

INSPECTIONS

- Where possible, the list of repairs required, as submitted by the client(s), will be verified by NHC Technical staff through an on-site inspection or some other means (i.e. through LHO personnel).
- NHC Technical staff will inspect the project to ensure the repairs have been completed in a satisfactory manner.
- Inspection reports should be acknowledged and signed by the client(s), and NHC Technical staff.

PAYMENT

- Clients are required to provide invoices and/or other appropriate documentation prior to the release of any funds.
- Payment of invoices will be made directly to individual contractors or suppliers by the Corporation on the client's behalf.

SIGNATURES

- In situations where clients are married or living under common law arrangement, the NHC considers that any assistance provided to the client(s) and their partner is provided jointly to both partners. The application for assistance must be in both partners' names where applicable.

APPENDICES

Appendix 1 – ERP Priority Allocation Criteria

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APPENDIX I – ERP PRIORITY ALLOCATION CRITERIA

Section A - Priority of Repairs	Max Points	Points Given
Imminent threat to continued safe occupancy	25	
Moderate threat to continued safe occupancy	15	
First time ERP applicant	10	
Total Points from Section A		

Section B - Other Criteria (one category only)	Max Points	Points Given
Adjusted Income 0% - 60% of HPIE	30	
Adjusted Income >60% - 80% of HPIE	15	
Adjusted Income >80% - 100% of HPIE	5	
Total Points from Section B		

Total Points Section A and B		
Maximum Points:	80	