

# Renovation Tips Created for Families by Families

## Renovating to Create a Private Living Space for a Family Member in your Home

### Background

This suggestion sheet includes some general things that we have learned that may assist families who would like to apply for programs to renovate. We hope that this will be helpful as you go through your process.

Each person's experience will be different. Every family will experience very individual things depending on their situation and location.



In addition to this, each government program has criteria and guidelines that are clearly spelled out in their materials and should be read very carefully – all are not exactly the same.

### What to Keep in Mind before Moving Forward

Beginning a renovation project in your home is stressful at any time for any family. There are always things that come up that you weren't expecting. Accessing a government program will result in additional considerations. This will mean important deadlines, paperwork and other specific requirements. There are strict guidelines for each type of funding program. Become informed as you think about moving forward.

### Things to Consider Along the Way:

- Initially, you will want to decide whether you are going to apply to a funding program. Also, be aware that the program maximums may not cover the entire cost of your project.
- Some of the programs require that you are able to completely finance the project yourself first. You will have to demonstrate that you are able to obtain financing, make payments and/or have the money. A letter from a financial institution may be required.
- Before going forward it is also important for you to know that you have to complete the renovation and it needs to pass a final inspection before receiving any funding.
- Each program will have some guidelines with respect to municipal by-laws, legal agreements, and other conditions that must be met. Read the guidelines carefully when you are applying.
- An application package will require that a number of things are attached with it, as per the guidelines. It can seem complicated and it will involve lots of

homework. You will want to consider whether you have the time to do this work before going forward.

- Before starting the work the following may be needed: a plan, building permits, multiple quotes/costs, signed legal agreements, and more. For example, in the case of the RRAP Secondary Suite through CMHC the following were required: signatures of owners, deed, recent tax bill, evidence that the property can be converted, meeting requirements of the municipality (zoning and bylaws), a tenant declaration form that outlines the rent that will be charged for the unit, an income information form for the tenant, and proof of market assessment/value of the home. (This program is currently on hold. Hopefully, something similar will be available in the future.)
- Applications that meet the government criteria are then further assessed; some of that will include: cost of the unit, owner's ability to pay, repairs in the future, source of financing, etc.
- Any work carried out prior to approval will not be eligible for funding. Until you receive a formal approval letter in writing to go forward – don't start the work. Any advance work will NOT be eligible for funding later.
- Once approved, time lines are critical and important. Work may have to move quickly. A work plan with goals that fit the time lines is important. It may require working quicker than anticipated to meet government deadlines/fiscal year ends, etc. for spending the money. You may only have 3 – 4 months.
- Building inspections by the municipality will occur at various stages in the process. If you do not use a general contractor be prepared to coordinate and schedule the sub-contractors to meet your deadline.
- To benefit from forgivable loans through a government program it is important to know that it will be forgiven only if you follow all the legal expectations of the operating agreement. For example: Where a secondary suite is built under the RRAP program as an affordable unit, it must be maintained as an affordable unit for 15 years for the loan to be forgiven. If you fail to comply with this legal agreement the loan will need to be paid back with interest (interest rates subject to the current guidelines) from the time of non-compliance.
- Final inspections are done by the 'program that approved the funds' and also the 'municipality'. For example: The municipality will do a final inspection; Canada Mortgage and Housing Corporation may also do an inspection for their programs. Once the inspections are passed – the approved funding will be provided.

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