



Capital Repair & Improvement Funding Program Guidelines

1. PURPOSE

In alignment with the City's Housing Stability Action Plan (HSAP) and specifically related to Strategic Initiative 2.2.c "Supporting long-term capital planning for social housing providers to address renovation and repair needs," the **Capital Repair & Improvement Funding (CRIF)** program provides non-profit and co-op social housing providers the opportunity to access capital funding, such as the Canada-Ontario Community Housing Initiative (COCHI) and Social Housing Major Repairs and Upgrades Stabilization Reserve Fund through a centralized application process.

All funding issued through CRIF for approved capital projects will be in the form of either a grant, or an interest-free loan with a repayment plan, or a forgivable loan. The use of capital funding under this policy is intended for social housing providers that require supports for necessary capital repairs.

2. FUNDING AVAILABLE

Available funding will be determined through the City's approved budget process, provincial capital programs, and other funding sources identified. Funding allocation will be determined and approved by City Council, and adjusted if additional funding becomes available.

3. SCOPE

- 3.1 The *Housing Services Act, 2011* (HSA) allows Service Managers to implement local policies as they pertain to prescribed matters, and in order to fulfill objectives and targets as outlined in their local housing and homeless prevention plan.
- 3.2 Under the CRIF program, social housing providers must meet requirements and processes as set out in this guideline.
- 3.3 Eligibility to access capital repair funding (either loan or grant) is limited to social housing providers that are administered within a transferred housing program under the HSA for the City of London (including Middlesex County) or other agreement with the City of London that provides CRIF program eligibility.
- 3.4 Applications for capital funding will be accepted starting on April 1st of each year and closes on September 1st of that same year. Funding is limited and approvals shall be based on relative need with priority aligned to 4c) below, quality of application, and ability to complete projects within a certain time frame.

3.5 Additional capital repair requests that are considered exceptional, unforeseen in nature, and/or were not submitted within the approved timeframe as stated above, may be brought to the Service Manager for consideration on an individual case-by-case basis.

4 PROCEDURES

4.1 In consideration of loan and grant funding under CRIF, Housing Providers are required to adhere to the following terms and conditions:

- a) Social housing provider must complete and submit Social Housing Capital Funding Application Form and provide all appropriate documentation.
- b) CRIF submission must include verification that the social housing provider has utilized its existing capital reserve funds, leaving an amount in place that is sufficient for the size of the provider to conduct regular annual capital repairs based on historical trends.
- c) CRIF submissions will be reviewed and evaluated by the Service Manager. Priority will be given to the following types of proposals:
 - **Life Safety, Structural Integrity, or Legislative Requirement Concerns**
 - Life Safety: Hazardous conditions which can lead to loss of life, critical or extremely severe injury and must be corrected and/or removed.
 - Structural Integrity: Conditions which if left uncorrected can reasonably be expected to lead to the deterioration of structural elements of a building and must be further investigated and corrected if necessary.
 - Legislative Requirements: Conditions which are not in compliance with legislative requirements.
 - **Long-Term Financial Sustainability:** Repairs or improvement that will generate positive financial savings and offset the initial capital investment within reasonable payback period.
 - **Accessibility:** Major modification to building (i.e. accessible ramps, lifts, or multiple units' conversions) to meet current accessibility needs.
 - **Energy Saving and Long-Term Resiliency:** Repairs or replacements that generate utility savings (i.e., electricity, water, natural gas), reduce GHG emission, and improve building resiliency against environmental risks. To demonstrate the energy saving, it is recommended that the provider to commission an ASHRAE level 2 energy audit.
- d) Social housing providers are required to submit a 10-year capital repair plan with a focus on the first 3 years as part of the funding request submission, outlining planned repairs/improvements for Service Manager review.
- e) As part of the supporting documentation, proposed repairs/improvements must be supported by estimates from a technical and reputable source (i.e. contractor quotes, tenders, engineering report). Social housing providers must comply with the organization's

procurement policy or the City of London's Housing Division Notification 2008-134 - Capital Expenditure and Reserve Guide or updated successor Housing Division Notification. Obtaining three quotes is recommended, but if three quotes cannot be obtained, please document your rationale.

- f) Capital funding requests may include multiple projects identified in the first 3 years of the plan.
- g) Upon approval of loan or grant, the social housing provider must begin construction within three (3) months of the agreement effective date.
- h) Housing Providers with an approved **grant**, must complete all capital work within twelve (12) months, any extensions are subject to the discretion of the Service Manager.
- i) Capital project(s) that require more than twelve (12) months to complete may be required to provide further details on project timeline and milestones as part of the funding request process. The Service Manager will require annual milestone check-ins and reserve the right to make adjustments to the capital funding should the scope or cost change substantially.
- j) For grant approval, no repayment is required. However, the social housing provider will be required to continue to operate as a social housing project under the HSA for a minimum of ten (10) years from date of agreement or any other prior extension under other capital funding programs, whichever is later regardless of any expiry of Project Operating Agreement.
- k) Site review and/or other additional information may be requested to assist in establishment of project scope and key milestones.
- l) Upon notification on the approval of grant or loan funding, social housing provider will be required to enter into a loan agreement or a grant contribution agreement using the City's approved template.
- m) Loan may be registered on title.
- n) Upon completion of the project, a site visit and/or a meeting will be scheduled for project completion confirmation. For interest-free loan, a letter will be provided to confirm the project completion and the loan repayment schedule.
- o) Funding provided to Housing Providers under CRIF may be subject to disclosure and/or future reports to City Council, community and Ministry of Municipal Affairs and Housing (MMAH).

5 LOAN REPAYMENT

5.1 Loan repayment will commence at the end of the first month following confirmation from the Service Manager on the completion of all capital works in accordance to established repayment schedule.

5.2 The Service Manager will reserve the right to make reasonable adjustments to the loan repayment schedule on a case-by-case basis.



Capital Repair & Improvement Funding Application Form

A – HOUSING PROVIDER INFORMATION	
Housing Provider Name:	
Project Name:	
Property Address:	
Name of the Primary Contact (First, Last):	
Position of Primary Contact:	
Contact Phone:	Contact Email:

B – BRIEF PROJECT DESCRIPTION	
Which priority does the proposed capital project(s) falls under (select all that applies as defined in the CRIF Program Guideline Section 4 (c))?	
<input type="checkbox"/> Life Safety, Structural Integrity, or Legislative Requirements Concerns	<input type="checkbox"/> Accessibility
<input type="checkbox"/> Long-Term Financial Sustainability	<input type="checkbox"/> Energy Saving and Long-Term Resiliency
<i>Project Description:</i>	
<i>Action Taken to Date:</i>	
<i>Alternatives Considered:</i>	
<i>Impact of the Request if not Approved:</i>	



C – PROJECT SCHEDULE

The Service Manager will use the dates provided in this section to establish key dates for the loan or contribution agreement. Please ensure that the information provided is complete and accurate.

a) Expected Project Start Date:	Click here to enter a date.
b) Expected Completion Date for all Repairs/Improvements:	Click here to enter a date.

D – ESTIMATED COSTS AND INCENTIVES

Please complete the following to provide details about the amount of funding requested.

Estimated Cost of Intended Repairs & Improvements (from Table A in Section F)	\$
Less: Other Funding Available (i.e. Reserve Fund)	\$
Less: Estimated Incentives / Rebates to be received	\$
Total Estimated Funding Amount	\$
Current Reserve Funding Balance	\$
Reserve Fund Utilized (included as Other Funding from above)	\$

E – PROGRAM TERMS PREFERRED

Note:

Grants will be approved based on Service Manager's discretion and payments will be made based on invoices submitted.

Loan funding may be provided in lump sum, or in installments if work is expected to take more than 12 months to complete. Loan repayment will commence at the end of the first month following confirmation from Service Manager on the completion of all capital works.

Check (✓)	Term (<i>Please select all terms preferred</i>)
<input type="checkbox"/>	Grant (all work must be completed within 12 months)
<input type="checkbox"/>	10 Year Loan Repayment



F - SUMMARY OF PROJECT DETAILS

Please complete the table below on details about the repairs/improvements that you are requesting funding through the CRIF Program. To be eligible for funding, proposed repairs/improvements must be supported by estimates from a technical and reputable source (i.e. contractor quotes, tenders, engineering report). It is recommended that a minimum of three (3) competitive estimates are provided. Refer to the completed excel capital planning template to complete this section.

	Description of Intended Repair/Improvement(s)	Estimated Cost (Pre-Tax)	Recommended in the Building Condition Assessment?
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>
5			<input type="checkbox"/>
6			<input type="checkbox"/>
7			<input type="checkbox"/>
ESTIMATED TOTAL		\$	

*Cost may include contingencies, fees, and soft costs (i.e. engineering consultancy, project management, advertising, legal, building permits). All costs must be shown net of HST recovery.

G – ADDITIONAL DOCUMENTS TO BE PROVIDED:

The following documents must be submitted to the Service Manager with this Funding Request Form. Please check (✓) below to indicate that the documents have been submitted with this form.

<input type="checkbox"/>	Estimates from contractors (i.e. three (3) competitive estimates).
<input type="checkbox"/>	Reserve Fund Balance



<input type="checkbox"/>	Bank Statement & Investment Statement
<input type="checkbox"/>	Current or Most Recent Audited Financial Statements
<input type="checkbox"/>	Board Approved Capital Repair Plan (min 3 years)
<input type="checkbox"/>	Supporting Technical Reports (i.e. Engineering Report, Energy Audit)
<input type="checkbox"/>	Board Resolution

APPLICANT SIGNATURE(S)

Authorized Primary Contact

Name and Title (Please Print)

Please submit your completed application form to:

City of London, Municipal Housing Development
Capital Repair & Improvement Funding Program
Citi Plaza, 2nd Floor
355 Wellington Street, Suite 248
London, ON N6A 3N7

or via email at calmeida@london.ca and housing@london.ca

For more information or for assistance in completing your application, please contact our Technical Officer at telephone: 519-661-CITY (2489) Ext. 7530 or email: housing@london.ca