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PROGRAM STRUCTURE

OBJECTIVE

The Seniors Aging in Place Program provides financial assistance to eligible households to support repairs/upgrades that make their homes less expensive to operate, more durable and increase the economic life of the home so that they can live independently for as long as possible in their communities.

FORM OF ASSISTANCE

Clients receive assistance in the form of a forgivable loan to subsidize the cost of repairs/modifications related to energy efficiency and independent living to their existing home.

Assistance up to \$10,000 per fiscal year is available to the homeowner; the assistance excludes freight, airfare and accommodation costs.

For applicants whose income is over \$60,000, they will be required to co-pay 10% of the repair costs. The applicant's portion must be paid prior to the start of the repairs.

Income	Co-Pay amount
\$0 - \$59,999	No co-pay
\$60,000 to CNIT	10% of the repair costs

ENABLING LEGISLATION

Northwest Territories Financial Administration Act

The Northwest Territories Housing Corporation must operate within the parameters established under the *Financial Administration Act*.

Northwest Territories Housing Corporation (NWT HC) Act (R.S.N.W.T. 1988, c. N-1)

Section 10 (d) The NWT HC may "make grants or loans to individuals, municipalities and other corporate bodies for the purpose of acquiring, constructing or improving housing."

Section 10 (j) The NWT HC may "prescribe forms of mortgages, agreements and other documents and execute and deliver



deeds, grants, conveyances, transfers, releases, discharges or other documents as may be necessary in the conduct of its business.”

POLICY ADHERENCE

The policies developed for the Seniors Aging in Place program are the governing rules that must be adhered to when providing assistance to existing senior homeowners. Policy will override a procedural directive if there is a conflict between the policy and a procedure.

POLICY CHANGES

Any requests for changes to this policy are submitted on a *Request for Policy Review Form* to the Programs and District Operations Division in Head Office. The President and CEO must sign and approve any changes before taking effect.

PUBLIC PROMOTION

Public notification and promotion of the Seniors Aging in Place program is required as a part of the program delivery process.

DELIVERY PROCEDURES

The Seniors Aging in Place program is to be administered in accordance with the procedures that have been specifically developed for this program (*see Procedures*).

HC-IMS

Housing Corporation Information Management System (HC-IMS) contains copies of all the required forms and agreements required to effectively deliver the Seniors Aging in Place program.

DELIVERY AGENT

The NWT HC is the delivery agent.



RESTRICTED DWELLINGS

Assistance is limited to dwellings that are located within municipal boundaries and have access to a continuous supply of electricity, potable water and heat. Additionally, there is to be a functional sewage containment system.

Only properties deemed for residential use only will be eligible for assistance.

The following properties are not eligible for assistance:

- Properties where municipal zoning by-laws do not permit residential use;
- Houseboats, recreational properties or cabins; or,
- Properties located outside community boundaries (**Appendix B**).

CLIENT SELECTION

APPLICATION REQUIREMENT

All applicants are required to complete an application form with a representative from the NWT HC or its designated agent. Applicants are not permitted to complete the application on their own.

Seniors Aging in Place will be offered on a year-round basis to all communities.

CLIENT COUNSELLING

Client counselling is required at all stages during the application process. It is necessary to provide applicants with relevant information regarding eligibility criteria, assistance levels, eligible project costs, the Seniors Aging in Place Agreement and homeowner responsibilities, including the importance of home maintenance.

ELIGIBILITY CRITERIA

Assistance is available to senior residents in all communities in the NWT.

**Age:**

One of the applicants must be 60 years of age or older as of the date of application.

Residency:

The applicant(s) must have lived in the NWT for three years; and, one continuous year in the community of application prior to approval.

The applicant(s) must have owned and lived in the home for a minimum of a one-year period before applying for the program.

Income:

The applicant(s) income must be below the Core Need Income Threshold (CNIT) for their community as outlined in the CNIT tables. The CNIT used is based on the *National Occupancy Standard* (NOS) (which determines the number of bedrooms a household requires given its size and composition) and NOT the actual number of bedrooms in the unit.

Arrears:

Applicants in Zones B and C who have mortgage arrears with the NWTCH are eligible for the program but are encouraged to sign on the Revised Mortgage Repayment Plan (RMPP).

Applicants who reside in market communities of Fort Smith, Hay River, Fort Simpson, Yellowknife, Norman Wells and Inuvik and currently hold land tenure in the Northwest Territories are ineligible if they have any arrears associated with the land, lease or property taxes.

Existing mortgage clients in Zone A who have mortgage arrears and who have signed the RMPP or a repayment plan the NWTCH, are eligible to apply for the Home Repair Program after six (6) consecutive months of successful payments. If these clients have not adhered to the repayment agreement, they will not be eligible to receive assistance.

Land Tenure:

Applicants must prove ownership of their residence. This ensures that the NWTCH has the appropriate authorization to arrange for work to be done on the home. This also provides proof that the homeowners meet the residency requirements of the program.

Suitable documentation is required to prove residency and ownership of residency:



- Land lease; or
- Fee Simple Title; or
- Band Council Resolution (BCR); or
- Permission to occupy; or
- Other documentation that prove ownership of residence.

The names on the land tenure documents must match the names on the application.

The home must be the applicant's permanent, principal and sole residence.

Credit Worthiness

Although a good credit rating or acceptable Gross Debt Service Ratio (GDS) (32%) and Total Debt Service (TDS) (42%) ratios are not required for the program, applications may be declined in situations where the applicants are facing the loss of their home (i.e. tax sales, foreclosures or potential loss where legal action has not yet started).

For example, applicants who currently reside in the market communities are ineligible to receive assistance if they have any arrears associated with property/land, as these properties can be subject to tax sales.

If applicants who currently reside in the non-market communities are at risk of losing their home due to arrears associated with the land, lease and property taxes, they will be ineligible to receive assistance.

Verification of Information

All information on applications is verified for accuracy. Applications are cancelled if verification does not confirm the information provided by the applicant was truthful.

Seniors Citizens

For NWT HC programs, a Senior Citizen is a person (60) sixty years old or older.

NWT HC Employees

The eligibility criteria apply to NWT HC employees in the same way as other applicants. However, the final eligibility status and confirmation will be determined and issued by the Programs and District Operations Division in Head Office. All approval signatures, technical inspections must be at arm's-length from the employee's District or Division. Infrastructure Services Division in Head Office will be responsible for completing or reviewing the technical inspections.



Assistance

Previous Assistance:

Applicants who have received previous assistance from any NWTCHC programs and have met the current eligibility criteria are eligible for assistance through the Seniors Aging in Place.

Current Assistance:

Seniors Aging in Place assistance cannot be combined with any other subsidized programs delivered by the NWTCHC. For example, the Seniors Aging in Place assistance cannot be used to top-up a Emergency Repair Program, Fuel Tank Replacement Initiative, Preventative Maintenance, Home Repair or Mobility Adaptation project.

The client may apply for other repair programs, but the repairs cannot be related to any items being repaired through the Seniors Aging in Place program. There must be a clear separation of items to be repaired.

Once the Seniors Aging in Place project has been finalized, the Final Certificate of Completion (FCC) date must be entered in HC-IMS.

Future Assistance:

The annual assistance limit is \$10,000, but more than one Seniors Aging in Place could be provided in the same fiscal year as long as the total assistance does not exceed \$10,000.

For further clarification, please see the examples below:

- May 2020 – replace floor insulation \$7,000
- FCC May 2020;

- August 2020 – install grab bars \$3,000
- FCC August 2020;

- Total expenditure for fiscal year \$10,000

Clients would not be eligible for another project until the next fiscal year.

Organizations

As the NWTCHC programs are geared to homeownership clients, profit or non-profit organizations/businesses are **not** eligible.



INCOME VERIFICATION

Income verification is required for acceptance into the program.

The income(s) of all applicants will be verified. The incomes are verified by using the NWTCHC *Verification of Income (VOI) Policies & Procedures*.

PRIORITIZATION OF APPLICANTS & CLIENT SELECTION

Only applicants who have met the eligibility criteria are to undergo prioritization.

The annual Seniors Aging in Place program allocation is limited and based upon available funding. Clients are selected according to level of need using the NWTCHC Priority Allocation and Selection System (PASS). The use of PASS is mandatory for the Seniors Aging in Place.

Assistance must be allocated so that applicants with higher PASS scores receive assistance before those applicants with lower scores. Where two (2) or more applicants receive the same PASS score and, due to budget limitations, the NWTCHC is unable to approve assistance to all applicants with the same score, the Tiebreaker System is to be applied. (See Procedures for more detail).

CONDITIONAL APPROVAL OF ELIGIBLE CLIENTS

Within 60 days of the application date, clients who have met the eligibility criteria (age, residency, household income, STEP course, arrears, land tenure, credit worthiness and previous programs) must be given a Conditional Approval letter signed by the District Director.

The letter must state that that the final decision will be made at the time that all Seniors Aging in Place applications for the fiscal year are complete and prioritized using PASS.

Based on the estimate of the initial Scope of Work, the co-payment amount and the date the funds should be received must also be included in the letter. The client should be



counselled that these funds must be received by the District Office prior to the start of the repair project.

FINAL CLIENT APPROVAL

Clients selected for participation in the Seniors Aging in Place program must be given an Approval Letter signed by the District Director.

The letter must state the amount of assistance the client is eligible to receive based on the Scope of Work, confirmation that the co-payment amount has been received as well as basic instructions regarding the next steps that will be taken by the NWTCH and the client.

The final Scope of Work must be discussed with the client and a copy provided to them before any of the work begins.

The client will be provided with contact information in order to access updates on the status of their repair project.

TECHNICAL REQUIREMENT

TECHNICAL REPORT

The NWTCH or a designated agent must complete a Technical Report/Unit Condition Rating (UCR) to estimate the cost of the enhancements and repairs.

TECHNICAL ASSISTANCE

The NWTCH will be responsible for coordinating repair projects, including the Scope of Work and inspections outlined in the *Technical Guidelines* (excluding inspections that are the responsibility of other regulatory agencies) for work that is to be completed under the Seniors Aging in Place program.

The Technical Section must adhere to the Contract Administration Manual when organizing the repair work.



ELIGIBLE PROJECT COSTS

Eligible repairs and upgrades are limited to those required to increase energy efficiency relating to heating, electricity and water, repairs related to the durability of the home, as well as minor home adaptations, such as grab bars, to improve accessibility and mobility.

Where the cost of the repairs is greater than the assistance being provided and the applicants elect to obtain bank financing, the financial institution will determine if an appraisal is required. The client or the financial institution will be responsible for these appraisal costs.

In cases where the estimated project costs exceed assistance levels and the client cannot provide the additional funding or the Scope of Work cannot be reduced, the application will be cancelled. Program funding cannot be used to partially complete a project.

Following approval of the application, completion of the repairs/upgrades and a final inspection by technical staff, payment of the eligible costs will be made, including:

1. Program assistance will cover the cost of materials and labour.
2. Other eligible costs to be paid by the District Office include:
 - Freight;
 - Airfare;
 - Accommodations;
 - Applicable permits;
 - Applicable inspections; and
 - Any applicable taxes.

MANDATORY INSPECTIONS

In addition to the Technical Report/UCR, mandatory inspections must also be completed by the NWT HC or its designated agent as per the *Technical Guidelines* once the project has been completed.

Technical Staff must issue a Final Certificate of Completion at project completion, as outlined in the contract.



The clients should be provided with the opportunity to be present for the final inspection and for signing the Final Certificate of Completion.

CATEGORIES OF REPAIRS

A home requiring repairs that will support aging in place include the following:

- Energy Efficiency;
- Durability; and,
- Accessibility and Mobility.

Ineligible Repairs:

- Paint, where it is determined that the walls are in good condition;
- Replacing cabinets and/or countertops when existing are usable and in good condition;
- Replacing appliances;
- Repairs undertaken prior to HC-IMS approval of the assistance; or,
- Repairs undertaken after the approval that are not part of the approved Scope of Work.

REPAIR STANDARDS

All repairs must reasonably conform to the latest edition of the *National Building Code* and any *Canada Mortgage and Housing Corporation (CMHC)* and NWTCH standards. In some homes, this may not be feasible. This requirement is to be deemed satisfied for the item or component to the extent that the condition or performance of the item or component is acceptable to the local authority and does not represent a hazard to the health and safety of the occupants. (*See Procedures- Appendix C – Minimum Standard for Repairs.*)

In cases where the Unit Condition Rating (UCR) is low and the home cannot be brought up to the minimum National Building Code (NBC) standards, but the homeowners are determined to continue to reside in the home, it may be more appropriate to refer them to the Emergency Repair Program if the repairs are of an urgent nature. However, the project would only be completed if it was within the eligibility criteria, policies and procedures of the Emergency Repair Program.



BUSINESS INCENTIVE POLICY

The Business Incentive Policy (BIP) of the Government of the Northwest Territories applies. See the following website:

<http://www.iti.gov.nt.ca/en/services/business-incentive-policy>

NORTHERN MANUFACTURED PRODUCTS

The requirement to use Northern Manufactured Products is within the BIP and applies. See the following website:

<http://www.iti.gov.nt.ca/en/services/nwt-manufactured-products-policy>

PROGRAM AGREEMENT

LOAN SECURITY

The client must provide loan security that is acceptable to the NWTTC.

Program Agreement

The client is required to sign two (2) copies of the Seniors Aging in Place Program Agreement. The agreements must be signed by all parties prior to any funds being advanced or the start of the project.

Security

Loans will be secured with a promissory note (Schedule A) signed by the client(s).

SIGNATURES

The clients receiving assistance must sign all required documentation before any funds are disbursed. (See *Procedures.*)

The names on all program agreement documents and Promissory Note (Schedule A) must match those names on the Lease, Fee Simple Title, (BCR) documents, Permission to Occupy letters, or other ownership documents deemed acceptable by the NWTTC.



FORGIVENESS

Assistance will be forgiven at the end of the fiscal year, provided that the project is complete, and the FCC date has been entered in HC-IMS.

PRINCIPAL RESIDENCE AND ACCEPTABLE USE

The client(s) must maintain the home as their principal and sole residence for the term of the forgivable loan.

The home cannot be for seasonal use or used as a means to generate revenue (rental property).

If the client stops living in the home during the loan period or the home is used for alternative purposes, the client is in default of the agreement and the remaining outstanding balance of the forgivable loan becomes due and payable to the NWTCHC.

PROGRAM ADMINISTRATION

SELLING OF THE HOME

In cases where the home is sold before the loan is completely forgiven, the remaining outstanding balance of the forgivable loan becomes due and payable to the NWTCHC.

DEFAULT

A client is considered to be in default for failing to comply with the terms of the promissory note, or program agreement. Loan forgiveness ceases from the day of default. In the case of default, the outstanding loan balance becomes due and payable.

FAMILY/MARITAL SEPARATION

In the event of family/marital separation and one of the partners wants to take ownership of the home and assume the responsibility for the mortgage loan agreement, the NWTCHC requires that both partners receive independent legal advice and provide the necessary legal agreements as supporting documentation before transfer of ownership will be considered.



ESTATE AFTER CLIENT'S DEATH (Market Communities)

In cases where the loan was given to only one person, upon the death of the single client, the loan balance becomes due and payable from the estate. The NWTHC retains its interest in the property until the outstanding balance of the loan is paid in full.

In cases of marriage and common law relationships, upon the death of either partner, the surviving partner may remain in the home assuming sole responsibility for the loan agreement and other expenses. If the surviving partner sells or vacates the home, the remaining outstanding balance of the forgivable loan becomes due and payable to the NWTHC.

In cases where the loan was given to a couple and upon the death of both partners during the term of the loan, the outstanding balance becomes due and payable from the estate. The NWTHC retains its interest in the property until the outstanding balance of the loan is paid in full.

ESTATE AFTER CLIENT'S DEATH (Non-Market Communities)

Refer to the NWTHC's Loan Assumption and Amendment Policy.