

## Why We Need Your Help:

- Seniors population is increasing at a much higher rate than the total population and they will need housing options.
- There are very limited rental housing units in CKL and COH.
- Average house prices and rents continue to increase and housing is becoming less affordable.
- Over a fifth of all households in CKL and almost a quarter of households in COH are facing housing affordability issues.
- The CKL and COH continue to increase the supply of affordable housing units yet the number of applicants on the waiting list for subsidized housing continues to grow.
- In general, the current make-up of affordable housing units match the household types on the waiting list yet there is an increasing need for smaller affordable units.
- A reactive approach to homelessness costs more than providing housing.



Housing  
Help

### CKL Office

### COH Office

Unit A  
37 Lindsay Street South  
Lindsay, ON K9V 2L9

Unit 8  
49 Maple Avenue  
Haliburton, ON K0M 1S0

**Local:** 705-878-9367 or **Toll Free:** 1-844-878-9367  
housinghelp@kawarthalakes.ca

[www.klhhousinghelp.ca](http://www.klhhousinghelp.ca)

## Before You Get Started:

### Check List:

- All persons registered on title to the property must sign the application form.
- Photo ID for all persons who have signed the application
- Photocopy of most recent Property Tax Assessment
- Proof of mortgage in good standing [statement from lender(s)]
- Proof of property taxes in good standing [Statement from Town or Municipality]
- Current Insurance Certificate
- Have you spoken to your municipal building department to ensure your project is able to be completed?
- Documentation of funding from other sources [If applicable]
- Project Plan and Schedule
- Picture of Structure



CKL-H Housing Affordable Framework

# 2019 Multi-Unit Rehabilitation Program



County of

**HALIBURTON**  
Ontario, Canada

# Multi-Unit Rehabilitation Program

## What is the Multi-Unit Rehabilitation Program?

The multi-unit rehabilitation program is the renovation of existing residential properties that are currently vacant and require upgrades to become habitable.

## Program Goal for 2019

To create a minimum of ten (10) new units that would encompass one (1) bedroom self-contained apartments or rooming houses within the City of Kawartha Lakes (CKL) and Haliburton County (COH) for landlords of rental buildings or rooming houses.



## Program Details

Applications due: July 5, 2019

Primarily based on first come first come first served basis based on a completed application and program eligibility being met. Consideration will be made to reflect the needs of both CKL and COH.

- Applications for units in COH can be submitted directly
- Applications for units in CKL must be made through the Million Dollar Makeover program
- 1 bedroom self-contained apartments or rooming houses.
- Up to \$10,000 toward eligible expenses, such as construction materials, engineered drawings, municipal permits etc..
- Forgivable interest free loan over a fifteen (15) year period.
- New units must rent at or below 80% of CMHC average rent for the 15 year period.

## Multi-Unit Rehabilitation Tenants:

Renovates tenants would consist of seniors or households without dependents with income at or below the household income limit; selected from the financially assisted housing wait list



## What is a forgivable loan?

- The multi-unit rehabilitation Program funding is considered a 'forgivable loan' and is reduced at an equal rate each year until the 15th year at which time it would be \$0. No payments are required or interest charged so long as the terms of the loan agreement are adhered to.

## Are there timing requirements?

- Yes, construction must begin within 120 days of signing the funding approval agreement and completed within a year.

## What if the cost to renovate is higher than the funding amount?

- Any costs over and above the funding amount are the responsibility of the property owner.
- You must pay the excess amount first from your own sources before any program funds are provided.

## Do utilities have to be included in the rent?

- Yes, utilities must be included in the rent (heat, hydro, water, hot water)

## What happens if I decide to sell my property?

- If you sell prior to the end of the 15 year term, the amount of loan that remains "unforgiven" shall be due and payable.

## Will renovations started prior to signing the funding approval agreement be covered?

- No, prior renovations will not be eligible for reimbursement.