

General Information

- The objective of the program is to provide financial assistance to low-income owner-occupants living in rural areas so that they can have work done to repair major defects in their residence.
- To be eligible, the work done must repair at least one major defect in the following elements: exterior walls, openings (doors and windows), projections (porches, balconies, canopies, outdoor stairways), roof, structure, foundation, plumbing, electrical system, heating and thermal insulation.
- The eligible work required to correct the major defect(s) must have a minimum recognized value of \$3,500.
- Work eligibility will be determined by the inspector, in accordance with the terms and conditions of the program.
- Upon completion of work, the building must have an acceptable level of safety. The owner who submits an application shall undertake to have all the work done deemed necessary by the inspector, whether they are eligible under the program or not, before the financial assistance is paid.
- Financial assistance may be as much as 95% of the recognized cost of completing the eligible work, but cannot exceed \$20,000 or \$25,000, depending on household income. The owner shall be responsible for at least 5% of the recognized cost.
- **Work carried out prior to obtaining the *Certificate of Eligibility* is not eligible for financial assistance.**

Steps to Complete in an RRP File

Home Inspection

The inspector's initial home inspection shall be carried out in the presence of the owner. The inspector shall perform a **comprehensive inspection** of the premises in order to identify the most appropriate and **urgent interventions (priority to the latter)**. At the same time, a survey of the premises will be conducted and photos will be taken.

Writing a *Detailed Estimate*

The inspector prepares the list of eligible work using the *Detailed Estimate* form. They then give the owner the documents that will have to be used to get quotes.

Finding Quotes

The owner requests quotes from qualified contractors and gives them the documents to complete (*Quotation Summary Form* and *Detailed Estimate* – in French only). After receiving the quotes, the owner sends the documents to the inspector. It is the owner's decision to make the final choice of which contractor to hire.

Note: The contractor must have the appropriate license from the Régie du bâtiment du Québec (RBQ), as well as the applicable tax numbers (GST and QST) to be authorized to carry out work. The contractor must not be listed in the Register of Enterprises Ineligible for Public Contracts (REIN).

Calculating the Financial Assistance

The inspector analyzes the quotes received and determines the cost of work eligible under the program, which will be the lesser of the following amounts:

- the lowest quote received;
- the cost determined by using the price list established by the Société d'habitation du Québec;
- the cost invoiced by the contractor (*to be verified upon completion of work, before the financial assistance is paid*).

The inspector then determines how much financial assistance will be granted, based on both the financial assistance rate applicable to the recognized cost of work and household income. The inspector then provides the owner with the calculation of the financial assistance, informing the latter of the amount of financial assistance that will be paid upon completion of work if all the conditions of the program are met. The owner then signs the *Application for Assistance* form.

Obtaining the *Certificate of Eligibility*

The municipality or the regional county municipality (RCM) issues the *Certificate of Eligibility* for the amount of the financial assistance that has been granted. This document is then given to the owner and serves as authorization for the latter to have the work done. The clients have 6 months to complete the work.

Execution of Work

The owner contacts the contractor of their choice so that work can begin. If changes to the authorized work must be made while the repairs are underway, the owner must first obtain the approval of the inspector. It should be noted that the owner is responsible for work supervision while the repair work is being carried out.

End-of-Work Inspection

When the work is completed, the owner contacts the inspector for a final inspection, during which the latter checks the work that has been done and ensures that it corresponds with the *Detailed Estimate* (in French only). The owner must give the inspector all invoices for the execution of the work. The inspector ensures that all program conditions have been met, then completes the *Work Progress Report and Recommendation for Payment* form, has it signed by the owner and contractor, and then gives it to the municipality or the RCM for the payment of the financial assistance.

Payment of Financial Assistance

The municipality or RCM issues the financial assistance cheque payable to the owner. It is the owner's responsibility to then pay the contractor.