



Clench Fraud Trust (PILOT) Housing Program (CFTHP)

Clench Fraud Trust Housing Program (CFTHP) offers financial assistance to homeowners for home repairs that will preserve the quality of housing for both On and Off Reserve members. The program helps people in need assistance to pay for necessary repairs to their home.

APPLICATIONS WILL BE ACCEPTED JANUARY 02, 2012 March 1, 2012 Applications will be drawn randomly

Who Can Apply?

Chippewa of the Thames membership / homeowners may qualify for assistance if your property is eligible.

Eligible Properties

Your property may be eligible for Homeowner if your home is:

- at least five years old; and
- Repairs in one of the following areas: heating, structural, electrical, plumbing and fire safety.

Eligible Repairs

In general, repairs related to heating, structural, electrical, plumbing and fire safety are eligible for funding. The quality of the repairs should ensure the useful life of your home for at least 10 years.

If the cost of repairs is more than the maximum forgivable loan available, you, as the owner, will be required to cover the additional cost.

Any repairs carried out before the CFTHP (Pilot) is approved in writing are not eligible.

Non Eligible Expenses

Wage for homeowner/ resident to complete work
Cosmetics for home (patios, fireplaces, gazebo, etc.)

Financial Assistance

Assistance is in the form of a fully forgivable loan. The loan does not have to be repaid if you agree to continue to own and live in this house during the earning period of five years (the loan forgiveness period). The amount you could receive is based on the cost of repairs.

Required Documents

In order to access program there must be Two Quotes for the work being completed on the home. Funds will be directly paid to the Homeowner.

In order to maximize the amount of members that can access the program we are setting the maximum amount you could receive at \$3500.00 per home / project.

This fund will also be split to 50% of fund to On Reserve projects, and 50% to Off Reserve projects.

We will be funding 30 Projects in total

We require a before and after picture of the project and full receipts for project funding within 60 days of funding received.

A full budget must accompany the project proposal and upon completion of the project as report must come back to the program.

All work must be completed in a 60 day period upon approval and unspent dollars must be returned in order for the project to be released. If the reporting or work is not completed the forgivable loan will be 100% repayable and any further projects or funding (including Christmas Gesture) will be denied until work is completed or loan is paid back.

Applications can be handed in at the CFT Offices at:

**641 Jubilee Rd—Unit B
Muncey , Ontario
Phone: (519) 264-2626
Fax: 519-264-2628**

**Also available to email documents to office at:
greg.plain@clenchfraudtrust.ca**

