

PTARMIGAN COURT HOME RAISING PROGRAM

HOMEOWNER GUIDE



REGIONAL MUNICIPALITY
OF **WOOD BUFFALO**

INTRODUCTION

The Regional Municipality of Wood Buffalo (RMWB) is pleased to announce that the Ptarmigan Court Home Raising Program is now available.

What is the Ptarmigan Court Home Raising Program?

The simplest explanation is this: The Ptarmigan Court Home Raising Program is a program developed to provide homeowners with financial assistance to raise their dwellings so that the underside of the floor joists are at an elevation of 250.9 metres.

This program is now available for eligible properties located in Ptarmigan Court. Please note that should a homeowner participate in this program they will be ineligible for the Regional Municipality of Wood Buffalo's buyout program.

We are committed to supporting homeowners throughout this program, and we invite you to contact **PULSE at 1-800-973-9663 or Pulse@rmwb.ca**, or **recovery@rmwb.ca** if you have questions or concerns.

This document is for general purposes only. The RMWB does not represent that the information herein meets all applicable legislative, regulatory, policy, or other requirements. The information is only general in nature and shall not be considered, in any way, to be a substitute for or modification to, amendment or binding interpretation of municipal codes or standards or any other applicable bylaw, law, regulation, directive or policy, whether municipal, provincial, or federal. The Homeowner Structure Raising Guide is subject to change, without notice. Please refer to the Ptarmigan Court Residence Flood Mitigation Policy FIN - 340 for further program information.

FREQUENTLY ASKED QUESTIONS

What's the process?

1. Before an application is submitted, you are strongly encouraged to email recovery@rmwb.ca to schedule a meeting with the RMWB to discuss this program, the steps that are required, and aspects that you may need to consider as you are beginning to start this process. All meetings will be conducted virtually wherever possible.

Following the initial meeting, the formal process for this program will start by submitting an application and providing two licensed contractor quotes. Once your application has been received, it will be reviewed by a team of municipal employees that will review your eligibility, and the contractor quotes that you have provided.

At this stage, you should also consult with your lender about whether they need to provide approval or conduct inspections for this type of work. If there is an existing warranty associated with your home, you should also consult with your warranty provider to understand any impacts that this type of work may have.

2. If there are any questions from the Municipality's perspective with the application documents that you have provided, we will work with you to address any concerns.
3. Once the application is accepted, the RMWB will provide you with an agreement for your signature, which will set out the terms and conditions for participation in this program. After this agreement with the RMWB is finalized, you can select your licensed general contractor and enter into an agreement with them. Once all agreements are signed and all the required municipal permits have been obtained, the construction can begin. The RMWB will pay the general contractor directly.

We suggest including the following terms in your agreement with the licensed general contractor:

- a. That the contractor be responsible for getting all required building permits and that the required sub-trades (for example, plumbing and electrical contractors) get the required permits for their part of the work- qualified contractors are familiar with this process.
 - b. That the contractor agrees with the payment structure outline in the Ptarmigan Court Residence Flood Mitigation Policy FIN-320
4. Once the home has been raised, utility connections are complete and stairs or other ways to access the home are constructed, inspections will be conducted by an RMWB representative to ensure all required building code standards have been followed and an inspection report will be generated.
 5. Once the inspection passes, the homeowner will be required to provide written acknowledgment of the report to the RMWB and sign off on the RMWB's first payment to the general contractor. At this stage, the occupants of the home may move back in.

6. When the remaining work outlined in the quote is completed, and all inspections pass, the property owner's involvement is again required to provide written acknowledgement that the work is completed as agreed to and they will sign off on the second RMWB payment to the general contractor. At this stage all construction activities will be complete.
7. Following the provincial rules for construction projects, the final payment will be made to the contractor roughly 45 days after the work is complete and the property is free of builder's liens.

For a more detailed breakdown, you can check out the chart on **page 11**.

How much will this cost?

Under the Ptarmigan Court Home Raising Program, 100% of the eligible costs based on the approved quote are covered by the RMWB. For a detailed breakdown of eligible costs under this program, you can check out the list on **page 12**.

How long will this take?

The amount of time required to raise your home will depend on the complexity of the project and the contractor that you choose to complete this work. Selecting an experienced, licensed, general contractor should help to significantly reduce the time to complete the project.

How can I find a licensed contractor to do the work?

During the application process, you will be required to submit two quotes from separate licensed general contractors. It is important to select an experienced, licensed general contractor to help make sure the quotes are accepted and that the work is completed properly and is done in a timely manner. Qualified, licensed general contractors should have insurance policies that can help ensure the job is completed properly should an error be made. Be sure to ask them about the types of insurance policies they maintain.

There are qualified general contractors located in the RMWB that can conduct this work. The Fort McMurray Chamber of Commerce, the Fort McMurray Construction Association and Service Alberta can all help identify a list of potential general contractors, but it is ultimately up to the property owner(s) to ensure that the general contractors they receive quotes from have the qualifications and experience to conduct this work.

Is there a deadline to participate?

The deadline to submit an application is 11:59 p.m. on June 30, 2021. If an application is not submitted by this date and residents decide to raise their home, residents will be responsible for covering all costs associated with raising their structures.

The Ptarmigan Court Home Raising Program is scheduled to terminate on March 31, 2022.

Why should I do this?

There are a few reasons to participate in the structure raising program:

- The RMWB is covering 100% of eligible costs under this program.

- Raising your dwelling to 250.9 metres will help to protect the dwelling from future flood events but it does not completely eliminate the risk. Please note that raising your home does not mean you would no longer need to evacuate should a future flood event occur.
- The Disaster Recovery Program provided by the Government of Alberta has recently changed to establish a limit of one-time assistance per property. For more information, visit <https://www.alberta.ca/disaster-assistance-and-recovery-support.aspx>.

Can my contractor take care of the entire process – from application to construction?

We understand that this process might be overwhelming. You will need to complete the application process yourself however our team is available to help you every step of the way. To set up a pre-application meeting, send an email to Pulse@rmwb.ca or Recovery@rmwb.ca to get started. Once your application is submitted and your agreement is signed with the RMWB, your chosen general contractor can handle the rest.

I have more questions.

Please email recovery@rmwb.ca to set up appointment with a representative from RMWB. We are here to help guide you through this process.

SUBMITTING AN APPLICATION

The Ptarmigan Court Home Raising Program process begins by submitting an application. There are 4 steps for this process.

STEP 1

Contact our team at recovery@rmwb.ca. We will send over an email package containing all the relevant forms for your application.

STEP 2

Schedule a virtual pre-application meeting as soon as possible with the RMWB to go over the application and program requirements.

STEP 3

Fill out the application forms and include two quotes from separate general contractors.

STEP 4

Email the completed application to recovery@rmwb.ca.

For assistance with completing the forms, please email the team at recovery@rmwb.ca. We are happy to guide you through this process.

We will send a confirmation email to let you know that your complete application has been received and we will inform you if any additional information is required.

HIRING A LICENSED CONTRACTOR

It is important to select a licensed general contractor who will be responsible for ensuring that all aspects of the work are completed to the appropriate standards. A licensed contractor does not just mean they hold a business license in the RMWB. Rather, it means that they are licensed to complete this type of work and are on the Government of Alberta Municipal Affairs Builder Registry list. The Builder Registry is an online source of information about Alberta's residential builders and can be used to help inform the selection of a builder – to view the builder registry visit <https://residentialprotection.alberta.ca/public-registry/>. The RMWB will not be responsible for assessing the contractor's ability to conduct this work.

To make sure the work is completed properly:

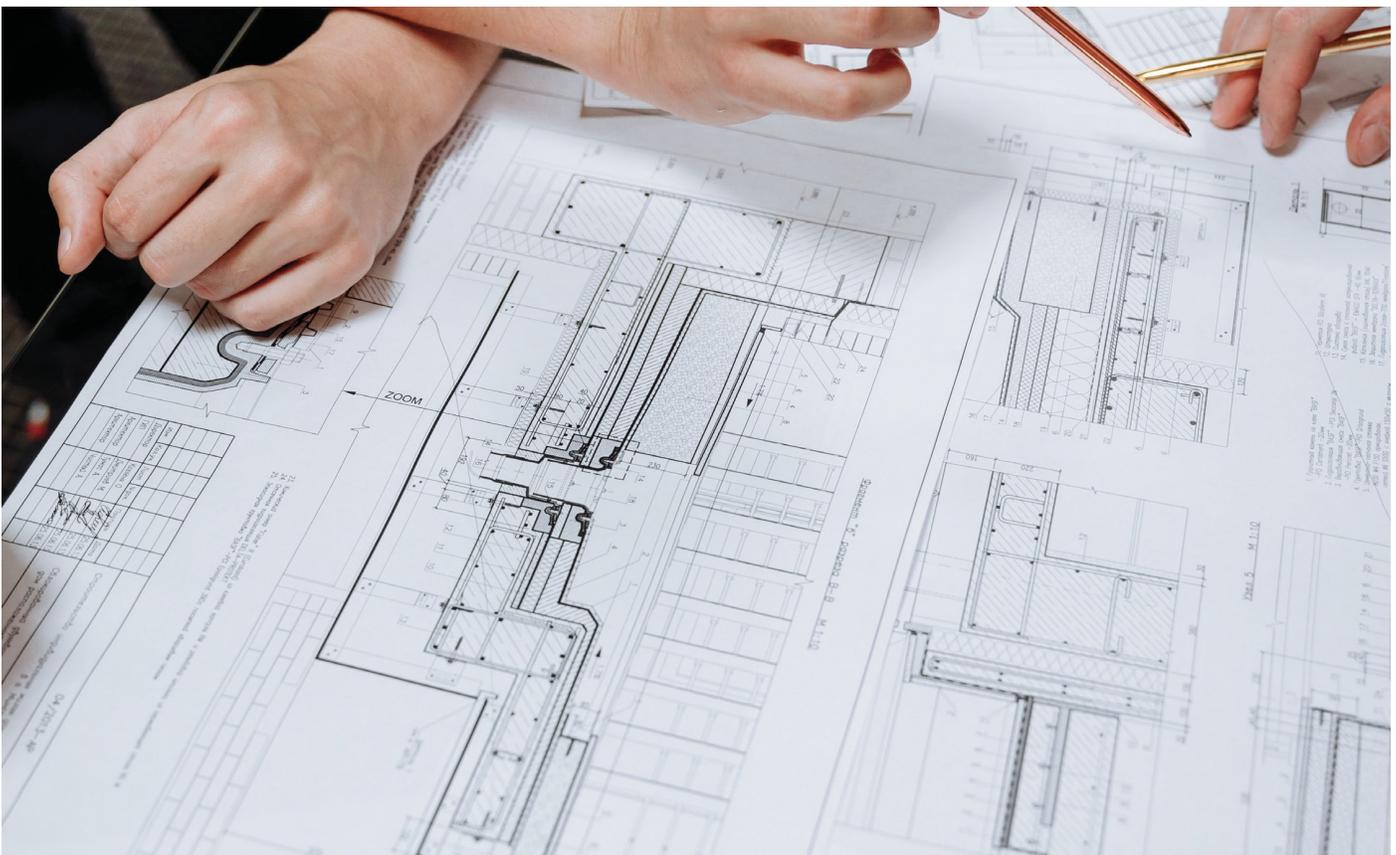
- Get one quote each from two licensed general contractors who can prove previous experience with this type of work.
 - Each quote will need to be broken down into an itemized list to help you and the RMWB determine whether a quote is acceptable.
 - If a quote is not accepted by the RMWB, the general contractor will need to revise the quote, or the homeowner can get a quote from a different contractor.
 - If both quotes are accepted by the RMWB, the homeowner may select which general contractor they would like to proceed with. Please note, the RMWB will be basing payments on the lowest accepted quote.
- Ask the licensed general contractor about the types of insurance policies they maintain.
- Once the RMWB has deemed a quote is acceptable, you must enter into a written contract with the licensed general contractor that includes, but is not limited to, the following type of information:
 - A detailed scope of work
 - Project timeline
 - Expected date of completion
 - RMWB program payment schedule
- Please note the following when selecting a general contractor:
 - The contract related to the work to raise the home is between the homeowner and the general contractor only.
 - Required upgrades or repairs to existing utility systems will be assessed on a case-by-case basis.
 - All work must be carried out in accordance with current Occupational Health and Safety requirements.
- **We ask that you do not enter into an agreement with any contractor until you have signed an agreement with the RMWB.**

DESIGN AND QUOTE REQUIREMENTS

A licensed general contractor must design the raising of the structure according to the site conditions and the work must be based on the height requirement for each structure as laid out in the *Ptarmigan Court Flood Mitigation Program FIN-320*. All applicable codes, regulations, and standards must be followed.

Here are some things to think about when selecting general contractors to provide designs and quotes:

- The quote must be broken down into itemized components.
- The contractor should agree to provide as-built information, and any applicable operating and maintenance manuals with the contact information of suppliers and manufacturers.
- The homeowner should seek a warranty on the completed work from the contractor as the RMWB is not responsible for the quality of work beyond meeting the standards of the Alberta Building Code.
- The quote/agreement must be signed by the contractor and the homeowner. A copy of this agreement must be provided to the RMWB.



OBTAINING PERMITS

A licensed general contractor should be familiar with the permitting process and should work with all required sub-trades to obtain the required permits.

For the property owner's awareness, and depending on the specific circumstances for the home, the following permits may be required:

- Variance to the overall structure height limit
- Building
- Plumbing
- Natural Gas
- Sewer
- Electrical

Permits cannot be transferred from one property to another and must be approved for each specific property. The required permits can be discussed with the homeowner during the pre-application meeting.

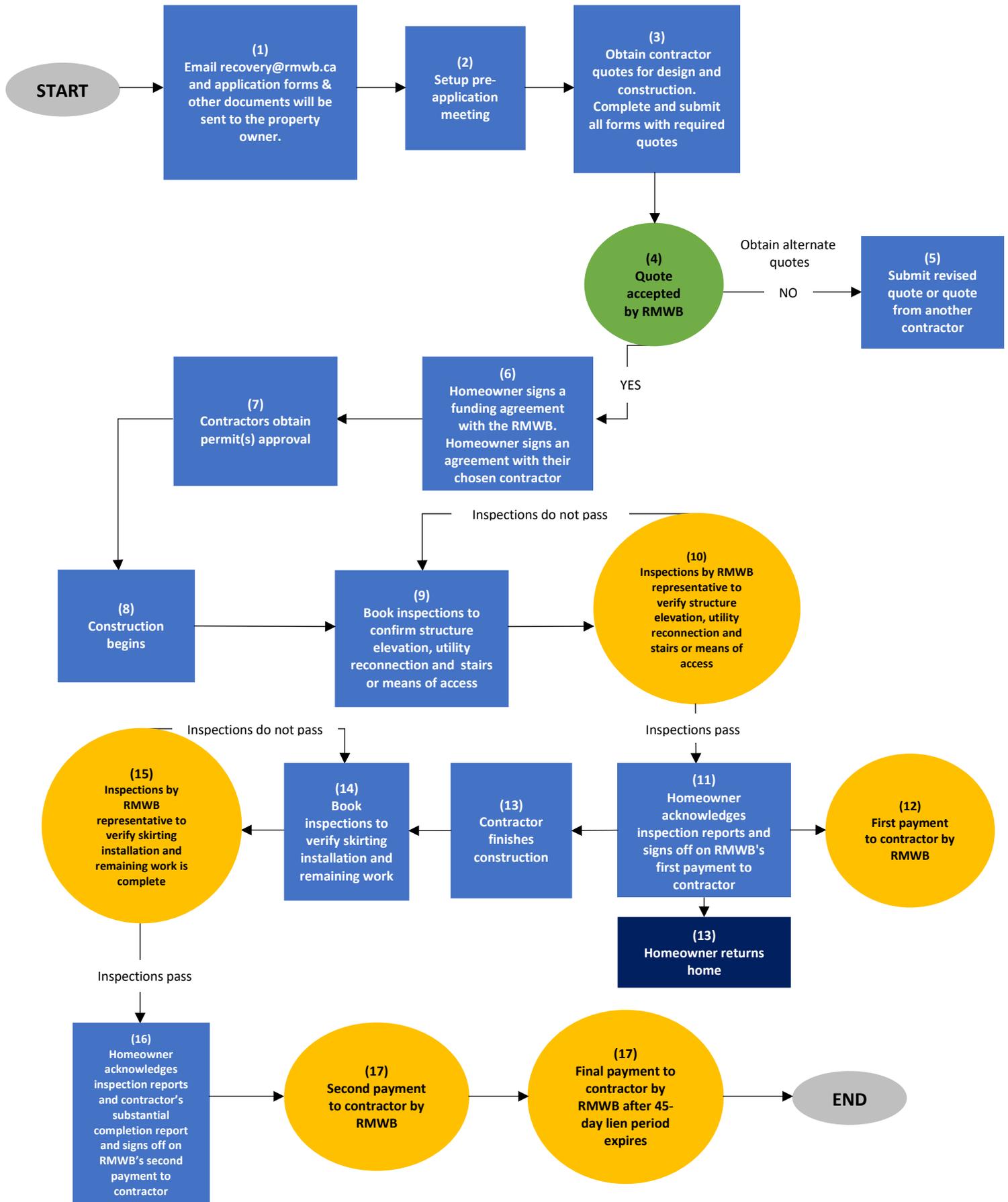
STARTING CONSTRUCTION

Once the application and permits are approved, construction may begin.

Please remember:

- You must contact your lender prior to beginning construction to ensure that they are aware of the home raising process. You may need their approval prior to raising the structure and they may conduct post inspections of the home once construction is complete.
- Construction must begin 3 within months after signing the agreement with the RMWB. Construction must be finished within 6 months of signing the agreement with the RMWB.
- A copy of all approved permits, drawings, and specifications should be kept at the construction site during the raising of the structure.
- Inspections are required throughout the construction process as outlined in this Guide. These inspections must be booked with the Safety Codes Inspections Department by the general contractor.

Ptarmigan Court Home Raising Process



ELIGIBLE COSTS

- Project management, engineering, design and other professional fees, including fees for professional drawings, to a maximum of 15% of project costs.
- Professional fees paid before the Owner(s) enter into an agreement with the Municipality may be eligible if they are:
 - Incurred after May 4th, 2021; and
 - Necessary to obtain contractor estimates or permits, and directly related to the project being proposed in the application.
- Direct project labour costs
- Materials and supplies, including;
 - Shipping and freight; and
 - Rental of tools and equipment.
- Goods and Service Tax (GST)
- Accommodation expenses for Recipients at an amount of \$1000 per property. This will be a lump sum payment and no receipts will be required.

PAYMENT

RMWB Payment Schedule

The RMWB will release funds directly to the general contractor who has been hired to complete work under this program. Prior to each payment installment, the general contractor is required to provide evidence that all municipal inspections have been completed for the appropriate stage and payment installment. The homeowner will be required to provide written acknowledgement of the inspection reports and provide separate sign off for the first two RMWB payments to the general contractor.

The funds will be paid in three separate installments and are subject to the conditions outlined below:

- 1) 70% of the approved quote upon completion of, but is not limited to, the following:
 - Raising of the structure
 - Utility reconnection
 - Construction of stairs or means of access and egress
- 2) 20% of the approved quote upon completion of the following:
 - Installation of skirting
 - All remaining work identified in the approved quote
 - Notification of the issuance of the Certificate of Substantial Completion
- 3) The remaining 10% of the approved quote will be paid upon the expiry of the 45 days following the issuance of the Certificate of Substantial Completion and when the RMWB has proof from the contractor that the title to the land is free of builder's lien registrations.

Note: as per the Ptarmigan Court Residence Flood Mitigation Program policy, 10% of the contract price will be withheld until the contractor has provided you and the RMWB with a certificate of substantial completion of the work which has been posted at the work site pursuant to the *Builder's Lien Act*, RSA 2000, Chapter B-7 and 45 days have passed since the date of certificate of substantial completion provided no liens have been registered against title to the Parcel or Property.

