



Keep this Guide!

2026 Housing Fix-Up Incentives Application Guide

The Housing Fix-Up Incentives (HFI) program provides up to \$3,500 to fix up your home or rental property in the Spence neighbourhood!

Deadline to submit applications: Wednesday June 10, 2026, 4:00PM

Deadline to complete your project: Wednesday September 30, 2026, 4:00PM

If you can't meet a deadline, please contact us, and we will do our best to accommodate you.

How to get in touch

E-Mail HFI@spenceneighbourhood.org

To email, open your camera app and scan the QR code:

Phone 431-444-3906

Location 615 Ellice Ave. (corner of Ellice & Maryland)

Hours Mon/Wed/Fri, 9:00am - 4:00pm (closed holidays)



How it works

- You get two quotes (estimates) from different contractors, take some photos, and submit them with your application form. **Easy!**
- Homeowners pay at least 25% of the cost of the project, rental property owners pay at least 50%, and low income homeowners pay at least 10% (see **Step 4** for income guidelines)
- SNA pays the rest, up to \$3,500. If you go over that amount, you'll also be responsible for covering the remainder.

Example 1

- The total cost of your quote is **\$5,800**
- SNA pays the maximum incentive of \$3,500
- You pay the remaining \$2,300 (25% plus any amount over the maximum incentive)

Example 2

- The total cost of your quote is **\$1,500**
- You pay 25% of \$1,500, which is \$375
- SNA pays the remaining amount of \$1,125

If the final cost is less than the original quote, SNA will reduce your incentive by a proportional amount.

If the final cost is more than the original quote, SNA will pay the incentive based on the original quote.

Important to know

- SNA provides reimbursement after you have fully paid for your project.
If this affects your ability to access the program, please contact us!
- You must check your eligibility with us before you apply (see Step 1)

Do I use the Homeowner Application or Rental Property Application?

- If you're applying to fix up your house, use the **Homeowner application!**
- You can also use the **Homeowner application** for a duplex, triplex, or side-by-side, **as long as it is your primary residence.**
- Use the **Rental Property application** if you're applying for a property you rent out, such as an apartment building or rooming house. This includes duplexes, triplexes, side-by-sides, and even single family homes, if you do not live there.

Step 1 Get Your Eligibility Checked!

Before you start working on your application, SNA will need to check the eligibility of your property, and the type of project you want to do. This is so you don't waste time on an ineligible application!

Send us an email with the following information:

- Your full name
- Address of the property you are applying for
- Type of project you want to do

 HFI@spenceneighbourhood.org

For a list of eligible projects, review **Page 1** of the included application form.

- You can use a single application form to apply for multiple projects on the same property (for instance if you want to paint your house, and fix your fence).
- **No project is too small!** You can apply for something as simple as a new mailbox, security lights, or a broken gate, and we'll contribute if approved!
- If there is a project you want to do that is not listed on the application, please contact us, and we will determine if it is eligible based on our program parameters.
- If we confirm you are eligible to apply, that does not guarantee you will receive an incentive.

Step 2 Get Your Contractor Quotes!

After SNA has confirmed your eligibility, you must begin looking up contractors, and contacting them to visit your property, and provide quotes.

- SNA will need you to submit **two quotes** from different contractors for each project you want to do (i.e. two quotes for painting your house, and two quotes for fixing your fence).
- You get to choose which of the two contractors you prefer. It does not necessarily have to be the cheapest quote.

What if I want to do the work myself?

- You use your Incentive to purchase materials, supplies, and rent equipment!
- Instead of contractor quotes, we will need two quotes from different hardware stores. This can be done using the hardware store's website, or ask in-store.
- Unused items or materials must be returned at the end of your project, and you must submit all return receipts when you submit for reimbursement.
- You cannot claim the cost of labour if you are doing the work yourself.
- Simple projects are preferred, such as painting a fence, or putting up a mailbox. It is your responsibility to know what you are doing and take all safety precautions.
- If the finished work appears unsatisfactory, SNA reserves the right to cancel your incentive. SNA may not approve an incentive for a complicated project if you do not have the credentials. We may insist that you get a professional contractor.

Tips for Evaluating a Contractor

SNA cannot recommend specific contractors, so you must research contractors online, or ask friends, family, neighbours, or coworkers if they have recommendations.

- Ask the contractor for a list of references.
- Ask the contractor if they have certification in their field, and ask for proof of certification.
- Ask the contractor if they are willing to provide a start and end date for your project in writing, with signature. This helps ensure the contractor finishes on time and does not drag out the project (SNA may also request this if your project is approved).

Your contractor will be required to obtain any necessary permits, so ask them if permits are required for this type of project, and whether they will be obtaining them.

→ You can check the necessary permits here:

winnipeg.ca/ppd/permits

You can investigate potential contractors online using the following tools:

→ Better Business Bureau: bbb.org/ca/mb/winnipeg

→ Stop Work Orders, Penalties & Convictions:
gov.mb.ca/labour/safety/compliance.html

Step 3 Take Photos!

- Take several “before” photos of your project from different angles.
- This could be the part of your house that needs to be repaired, or the area of your yard where a fence will be built.
- If this is a window or door project, take photos of each window or door from both the outside and inside.
- Roof photos can be taken from the ground.

Step 4 Proof of Income (Optional)

→ This step is **optional**, and only applies to homeowners.

If you qualify as low income, your minimum project contribution will be reduced from **25% to 10%** and your application score will increase, making you more likely to be approved for an incentive.

To qualify, your household income must be **at or below** the amounts listed below:

<u>HOUSEHOLD SIZE</u>	<u>NET AFTER TAX INCOME</u>
1 person	\$32,806
2 persons	\$46,395
3 persons	\$56,823
4 persons	\$65,613
5 persons	\$73,357
6 persons	\$80,359
7 persons	\$86,798
8 persons	\$92,791
9 persons	\$98,419
10 persons	\$103,743

Please do not submit Proof of Income if your household is above the amounts listed.

If you believe you qualify as low income, you must provide one of the following documents for all household heads who earn income:

- Your 2025 or 2026 CRA Notice of Assessment
- **Or**, if you don't have a Notice of Assessment, you can get a Proof of Income Statement (“Option C”) from the CRA website, or by calling their automated phone line.

How to submit Proof of Income

- Please bring your proof of income documents to our office **in person**. We will verify your income and have you keep your documents.
- Do not send proof of income documents via email, as email is not secure enough for sensitive information.

How to Get a Proof of Income Statement

ONLINE

Login or register at the **CRA website** to download your Notice of Assessment or Proof of Income Statement

You can use your camera app to scan the QR code to visit the website:



PHONE

Call the number below to order copies via the CRA phone system. This is an automated 24/7 line, so there are **no wait times!**

You will need to have certain documents available when you call, so check the website first by scanning the QR code, and choose “Order a copy by phone” at the bottom of the page.

1-800-267-6999

Step 5 Rooming House License

If you are applying for a rooming house, you must have a current rooming house license.

You must submit a copy of your license with your application, or you can send it to us via scan/email.

Step 6 Application Checklist

Now that you have everything you need, you can fill your paper or online application form!

To fill out the online version of the form, scan the QR code with your camera app, or visit spenceneighbourhood.org/hfi



Email or share out your photos to:

HFI@spenceneighbourhood.org

Please visit our office if you need help getting them off your phone!

Submit your 2 quotes

Quotes can be sent to us via email, or included with your paper application. We would be happy to make copies for you if needed.

Proof of Income (if low income)

Please bring in your Proof of Income documents during office hours and display them to a staff member. We will mark you down if you qualify.

Rooming House License (if applicable)

Submit via email, or visit us during office hours to make copies.

Submit Your Application

- Complete your application form. If using the paper form, ensure the last page is signed in ink. Place it in the provided envelope with your other documents.
- Keep this guide for information! We don't need it back.
- Write your name, address, and phone number on the envelope label.
- Drop your application in our mail slot, or bring it to a staff member during office hours.

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Phone 431-444-3906



What Happens Next?

- It may take a few weeks after the deadline to approve all applications.
- Do not begin your project, or make project purchases until we approve your incentive.
- You will be notified of the outcome via email (approved, denied, or waitlisted)
- If you are not successful this year, you are welcome to reapply next year, and indicate on your application that you applied the previous year but were not successful (this will increase your chances of being accepted)

Approval

- If your application is approved, we **highly recommend** you request a work schedule with a completion date in writing from your contractor. This can help hold the contractor to a deadline, and not drag out the project, which may result in cancellation of your incentive.

- If you are doing the work yourself, please give us an estimated completion date, and we'll check with you ahead of that date.
- SNA may require inspections before your project begins, during the project, and after completion, before reimbursement can be granted. Noncompliance with inspections may result in cancellation of your incentive.
- If any aspects of your project change (i.e. change in cost, contractor, schedule), please report them to the SNA Housing Development Coordinator immediately. Unreported changes may cause delays, or cancellation of your incentive.

Reimbursement

Once your project is complete, submit your final documents for reimbursement:

'After' photos of your finished project

Proof of payment

- May include a paid invoice from your contractor that is stamped "paid", or that has an attached transaction receipt, or
- Receipts showing payment to your contractor or hardware store.
- If you did the work yourself, you **must** submit all return receipts from your hardware store for any surplus items.

Deadline to complete your project, and submit all receipts and photos:

Wednesday September 30, 2026, 4:00pm

If you can't meet the deadline, contact us, and we will do our best to accommodate you.