



# Mortgage Renewal Difficulties Claim Form **STANDARD ROUTE**

## Section 1 - Owner and Property Information

### Property Address

|                         |              |            |              |                             |
|-------------------------|--------------|------------|--------------|-----------------------------|
| Street Number and Name  |              |            | Postal Code  | Civic Address (911 Address) |
| Lot Number              | Sub Lot Part | Concession | Municipality | Ward                        |
| Building Size (Sq. Ft.) |              |            | Lot Size     | Tax Assessment Roll Number  |

### Property Owner(s)\* – All individuals who have a legal interest in the property

|          |              |                        |                 |
|----------|--------------|------------------------|-----------------|
| <b>1</b> | Last Name    | First Name and Initial | Mailing Address |
|          | Phone (Home) | Phone (Cell)           | Email Address   |
| <b>2</b> | Last Name    | First Name and Initial | Mailing Address |
|          | Phone (Home) | Phone (Cell)           | Email Address   |
| <b>3</b> | Last Name    | First Name and Initial | Mailing Address |
|          | Phone (Home) | Phone (Cell)           | Email Address   |

\*If more space is required, check this box  and include additional information.  
 \*\*Contact information for all property owners is a requirement of filing the claim.

### Authorized Contact – If different from the property owner(s)

|          |              |                        |  |
|----------|--------------|------------------------|--|
| <b>4</b> | Last Name    | First Name and Initial | Mailing Address  |
|          | Phone (Home) | Phone (Cell)           | Email Address  |
|          | Relationship | Firm                   | <input type="checkbox"/> Authorization document attached |



## Section 2 - Eligibility and Administrative Criteria

The following information is to be provided by the property owner(s)

|          |  |  |
|----------|--|--|
| <b>A</b> | Is the property located in the PVP Zone?<br>(See map of PVP Zone in the <i>PVP Program User Guide</i> )  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |
| <b>B</b> | Have all legal owners consented to the claim?  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |
| <b>C</b> | The PVP Program was established in October 2001, and will remain operational until two years after the long-term waste management facilities reach a state of long-term monitoring and maintenance.<br>In order to be eligible for processing, a claim must be filed within 40 business days of the period of annual loss. Please provide the following information to confirm that the property was mortgaged during a time that meets these requirements and provide the date of mortgage renewal to confirm that the mortgage renewal period is within the period for which the PVP Program is operational. | Date of mortgage renewal<br>_____  |
| <b>D</b> | Indicate which Port Hope Area Initiative (PHAI) project had an impact on the renewal of your mortgage.   | <input type="checkbox"/> Port Hope Project<br><input type="checkbox"/> Port Granby Project |
| <b>E</b> | Have you submitted a previous PVP Program claim relating to this property?   | <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |
| <b>F</b> | Identify the PHAI project event that caused the mortgage renewal difficulties (for example, the start of the PHAI's Highland Drive area remediation activities). See the attached list of PHAI project events included with this claim form.<br>_____<br>_____   |  |
| <b>G</b> | Have any of the property owner(s) received other financial compensation from any other federal, provincial or municipal program as reimbursement, in whole or in part, for financial loss resulting from the Port Hope Area Initiative? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>If yes, please provide the following details:<br>Amount received \$ _____ Date received _____<br>Name of government program _____<br>Level of government (federal, provincial, municipal) that provided assistance _____   |  |

**Please note:**

- Your application is considered a PVP claim only if you meet all eligibility criteria.
- If you – the property owner(s) – meet all eligibility criteria established in Section 2, the PVP Program will assess the information you are asked to provide in Section 3. Should the PVP Program determine the documentation you have submitted does not meet the established criteria, you will be asked to provide additional material.
- You will be notified in writing if the PVP Program determines your claim is ineligible.

Section 3 - Standard Route Claim Criteria

Standard Route Criteria

You are required to:

- A. Demonstrate that three financial institutions refused to renew the mortgage on your property at the current posted rate
- B. Demonstrate that a risk premium related to the PHAI was applied to the mortgage above the current posted rate
- C. Demonstrate the pre-project value and diminution of property value
- D. Demonstrate that the PHAI caused the diminution
- E. State the amount of compensation you are requesting
- F. Provide the required documents
- G. Meet other requirements as described in Section G

|          |  |
|----------|--|
| <b>A</b> | <p><b>Demonstrate that three financial institutions refused to renew the mortgage</b><br/>Provide proof that at least three National Housing Act-approved financial institutions refused to renew an existing first mortgage on the property at the standard going rate, and that these institutions requested a risk premium be applied.</p> <p><input type="checkbox"/> Letters from three National Housing Act (NHA) – approved financial institutions included</p>   |
| <b>B</b> | <p><b>Demonstrate that a risk premium related to the PHAI was applied to the mortgage above the current posted rate</b><br/>To be awarded compensation, you must prove that a financial institution applied a risk premium on your mortgage renewal because of a PHAI project event. No other factors, such as your credit score, decreases in value of the property due to non-PHAI-related factors, or an increase in mortgage amount, can have contributed to the decision by the financial institution to increase the mortgage rate.</p> <p>Firms and Posted Mortgage Rate(s) _____</p> <p>Firms and Rate(s) offered _____</p>  |
| <b>C</b> | <p><b>Demonstrate pre-project value and diminution of value</b><br/>You are required to prove that the risk premium was a result of a diminution of the property value between a “Relevant Project Date” related to a specific PHAI project event and the mortgage renewal date.</p> <p>Establish the unaffected fair market value of the property by providing an appraisal estimating the value of the property on the day before the identified PHAI project event.</p> <p><input type="checkbox"/> Appraisal included</p> <p>You must also demonstrate the change in value between the subject area (where your property is located) and baseline area, and, provide evidence outlining the change in market value (diminution) from the day before the PHAI project event (as identified above in Section 2, Box F) to the date of mortgage renewal by obtaining:</p> <ul style="list-style-type: none"> <li>• <b>For properties in the Municipality of Port Hope:</b> A Multiple Regression Analysis (MRA) examining property values prior to the relevant PHAI project event date through to the date of mortgage renewal.</li> <li>• <b>For properties in the Municipality of Clarington:</b> A Paired Sales Analysis (PSA) estimating the change in the market between the relevant PHAI project event and the date of mortgage renewal.</li> </ul> <p>These analyses must identify and account for all non-PHAI factors in the real estate market that may have had an impact on value (for example, an existing low-level radioactive waste (LLRW) facility, presence of LLRW in the community, a uranium processing facility on the waterfront, an active railway through the middle of the community, etc.).</p> <p>To demonstrate diminution, the MRA or PSA must then be compared to the market in a baseline community (or an area with no predicted effects) in order to verify that the change in value before and after the PHAI project event was not due to a general change in the market. Please indicate below if an MRA or PSA has been included with this claim submission.</p> <p><input type="checkbox"/> MRA included (Port Hope properties)</p> <p><input type="checkbox"/> PSA included (Clarington properties)</p> <p>Please refer to the PVP Program Mortgage Renewal Difficulties Guide or contact the PVP Program Office at <a href="mailto:pvpprogram@cni.ca">pvpprogram@cni.ca</a> or 905.885.0291 for further information.</p> |

|          |   |    |  |          |  |    |          |   |    |          |                                       |    |
|----------|---|----|--|----------|--|----|----------|---|----|----------|---------------------------------------|----|
| <b>D</b> | <p><b>Demonstrate that the PHAI caused the diminution (causation)</b></p> <p>Provide evidence, obtained from an appraiser or a different expert of causation, that the PHAI and no other factor caused the diminution. This evidence should be based on environmental and market evidence (for example, proximity analysis, case studies, etc.) that demonstrates the diminution was caused by the impact of the PHAI and provides an estimate of the PHAI project-related loss.</p> <p><input type="checkbox"/> Causation evidence included</p>  |    |  |          |  |    |          |   |    |          |                                       |    |
| <b>E</b> | <p><b>Compensation Requested</b></p> <p>Fill in the following information:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;"><b>A</b></td> <td style="width: 75%;">Interest portion of mortgage payment, with a project related risk premium incorporated, as outlined by an amortization table</td> <td style="width: 20%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;"><b>B</b></td> <td>Interest portion of mortgage payment, at the posted interest rate, as outlined by an amortization table</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;"><b>C</b></td> <td>Amount of PHAI related loss requested</td> <td style="text-align: center;">\$</td> </tr> </table> <p>* Claims filed for amounts more than can be proven by evidence (i.e. certified appraisal, MRA, PSA, etc.) that the Claim Examiner believes is sufficient to prove the claim will be returned to the claimant to be revised. Claims not revised within 30 days will be denied.</p>   |    |  | <b>A</b> | Interest portion of mortgage payment, with a project related risk premium incorporated, as outlined by an amortization table | \$ | <b>B</b> | Interest portion of mortgage payment, at the posted interest rate, as outlined by an amortization table | \$ | <b>C</b> | Amount of PHAI related loss requested | \$ |
| <b>A</b> | Interest portion of mortgage payment, with a project related risk premium incorporated, as outlined by an amortization table  | \$ |  |          |  |    |          |   |    |          |                                       |    |
| <b>B</b> | Interest portion of mortgage payment, at the posted interest rate, as outlined by an amortization table   | \$ |  |          |  |    |          |   |    |          |                                       |    |
| <b>C</b> | Amount of PHAI related loss requested   | \$ |  |          |  |    |          |   |    |          |                                       |    |
| <b>F</b> | <p><b>Required Documents</b></p> <p>Submit copies of the following information and documents with your claim form:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Mortgage rate that would have been offered on the day before the date of the identified PHAI project event</li> <li><input type="checkbox"/> Proof of the mortgage rate offered to you on the day the mortgage was renewed</li> <li><input type="checkbox"/> Certified statement from each financial institution indicating what the interest rate would have been had the property not been impacted by the PHAI</li> <li><input type="checkbox"/> Certified statement from each financial institution(s) indicating that they will renew the mortgage on the property only at a rate that incorporates an additional risk premium amount above posted rates because of diminution of the property value caused by a specific, named project event (specific details, risk assessment, financial analysis to be included) and for no other reason</li> <li><input type="checkbox"/> Copies of all documents submitted to each financial institution for mortgage renewal</li> <li><input type="checkbox"/> Copies of all documents outlining credit score at the time of original mortgage and at renewal</li> <li><input type="checkbox"/> Copies of all documents outlining debt service ratio at the time of original mortgage and at renewal</li> <li><input type="checkbox"/> Amortization payment schedule showing the principal and interest payments for the entire mortgage renewal term for both the posted rate and the rate incorporating the additional risk</li> <li><input type="checkbox"/> Credit report of your/other claimants' company, if applicable, or permission to obtain report (if applicable)</li> <li><input type="checkbox"/> Articles of incorporation, if applicable</li> <li><input type="checkbox"/> Any Environmental Report (Phase 1, Phase 2, other) for the property that is in the possession of the claimant</li> <li><input type="checkbox"/> Appraisal and market analyses completed to establish that a project-related diminution in value of the subject property exists</li> <li><input type="checkbox"/> Other documents as reasonably requested by the PVP Program</li> </ul> |    |  |          |  |    |          |   |    |          |                                       |    |
| <b>G</b> | <p><b>Other Requirements</b></p> <p>A PVP Program claim for Mortgage Renewal Difficulties may be filed only after the loss has occurred. You may file one claim for each calendar year of the mortgage, and each claim must be filed within <b>40 business days</b> of the period of annual loss. Only a loss that occurs during a PHAI remediation period can be the subject of a claim.</p> <p>There will be no double recovery of PVP Program compensation payments.</p> <p>Compensation will be available for the amortized difference of the interest payment only for the period of time when the property is impacted by the PHAI, regardless of the renewal term.</p> <p>Claims for mortgage renewal difficulty will not be accepted or processed if the renewal period is in advance of or subsequent to the period the property is directly impacted by the PHAI.</p>   |    |  |          |  |    |          |   |    |          |                                       |    |

## Acknowledgement and Required Signatures

---

I am aware that the PVP Program only offers one type of claim route for Mortgage Renewal Difficulties – the Standard Route. I have reviewed and understand the PVP Program Rules. I acknowledge that I am submitting this claim under the:

**Standard Route**

By signing this claim form, all parties certify that the information submitted is true to the best of their knowledge. The parties understand and agree that the claim will be processed in accordance with the requirements of the PVP Program, which include the PVP Program Rules.

In addition, by submitting a claim, all claimants acknowledge the following information may be made publicly available:

- Address of property
- PVP Program compensation amount
- Date compensation awarded

---

Print Name

---

Signature

---

Date

---

Print Name

---

Signature

---

Date

---

Print Name

---

Signature

---

Date

---

Print Name

---

Signature

---

Date

**Project Events and Related Dates: Port Granby Project**

“Project Event” and the date of the Project Event for the Port Granby Project mean the following events and dates:

| Project Event   | Date  |
|---|---|
| (a) Canada’s signature of the Principles of Understanding   | October 5, 2000   |
| (b) Canada’s signature of the Legal Agreement   | March 29, 2001  |
| (c) Release of the <i>Screening Report – The Port Granby Long-Term Low-Level Radioactive Waste Management Project</i> , which is the earliest relevant environmental determination or regulatory approval for the Port Granby Long Term Waste Management Facility | August 16, 2009   |
| (d) The announcement of the making of an application to the Canadian Nuclear Safety Commission for a licence for the Port Granby Long Term Waste Management Facility  | June 26, 2011   |
| (e) The commencement of construction of the Port Granby Long Term Waste Management Facility   | May 24, 2012  |
| (f) The performance of a specific obligation by Canada under the Legal Agreement related to the Port Granby Project.  | The day before the commencement of that particular Project Event; which dates will be published by the PHAI MO on the Claim Form as they occur. |

## Project Events and Related Dates: Port Hope Project

“Project Event” and the date of the Project Event for the Port Granby Project mean the following events and dates:

| Project Event   | Date  |
|---|---|
| (a) Canada’s signature of the Principles of Understanding   | October 5, 2000   |
| (b) Canada’s signature of the Legal Agreement   | March 29, 2001  |
| (c) The announcement of the making of an application to the Canadian Nuclear Safety Commission for a licence for the Port Hope Long Term Waste Management Facility  | November 30, 2004   |
| (d) Release of the <i>Screening Report – The Port Hope Long-Term Low-Level Radioactive Waste Management Project</i> , which is the earliest relevant environmental determination or regulatory approval for the Port Hope Long Term Waste Management Facility   | March 14, 2007  |
| (e) The commencement of construction of the Port Hope Long Term Waste Management Facility   | November 30, 2012   |
| (f) The commencement of the cleanup, consolidation and site stabilization work for the Major sites and industrial sites as identified in the Legal Agreement :<br>(i) Port Hope Harbour<br>(ii) Alexander Street Ravine<br>(iii) Highland Drive Landfill<br>(iv) Highland Drive South Ravine<br>(v) Pine Street Extension Consolidation Site<br>(vi) Pine Street Extension Temporary Storage Site<br>(vii) Highland Drive Roadbed<br>(viii) Mill Street South<br>(ix) Pine Street North Extension Roadbed<br>(x) Strachan Street Consolidation Site<br>(xi) CN/CP Viaducts Site<br>(xii) Sewage Treatment Plant Temporary Storage Site<br>(xiii) Lion’s Recreation Centre Park<br>(xiv) West Beach/ Former Waterworks<br>(xv) Centre Pier<br>(xvi) Chemtron Lagoon<br>(xvii) Sewage Treatment Plant Bunker<br>(xviii) Former Coal Gasification plant site | The day before the commencement of that particular Project Event; which dates will be published by the PHAI MO on the Claim Form as they occur. List may be updated by PHAI MO as required. |
| (g) Notification by the PHAI MO that the Property that is the subject of a Claim contains low level radioactive waste, that it will be remediated by the PHAI MO at a date that is more than 120 business days from the date of the notification, provided that the Claimant had not previously received information, or there was information available to the Claimant that, the property contained LLRW.   | Day before the receipt of the notification letter.  |
| (h) The performance of a specific obligation by Canada under the Legal Agreement related to the Port Hope Project.  | The day before the commencement of that particular Project Event; which dates will be published by the PHAI MO on the Claim Form as they occur.   |