

***On behalf of Carrie Worrall, Housing Coordinator, Housing Services***

The City of London Municipal Housing Development Division is please to announce that the 2021 Ontario Renovates Program is now accepting applications.

We would appreciate if you could spread the word and let your interested clients know about our program to further assist their independent living. Please encourage applicants to submit documents by mail or email to ensure the safety of applicants and staff.

Funding is limited and will be accepted on a first come, first served basis.

**Program Overview:**

- The program provides grant/loan to low-to-moderate income seniors and person(s) with disabilities that reside in the City of London or Middlesex County.
- Homeowners may apply for a one-time grant up to \$5,000 for home accessibility modifications and/or forgivable loan up to \$15,000 for home repairs.
- Applicants will be required to provide documentation for income and asset eligibility. Details on eligibility can be found in our website.

**Information and How to Apply:**

For further information on the program, please refer to our [website](https://london.ca/living-london/community-services/homeless-prevention-housing/housing-programs-services) or <https://london.ca/living-london/community-services/homeless-prevention-housing/housing-programs-services>

The application form is also attached in this email. As our front counter remains closed due to the COVID-19 pandemic, please contact us as through phone or email for any questions.

Tel: 519-661-CITY (2489) Ext. 5524 or 5523

Email: [housing@london.ca](mailto:housing@london.ca)



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As part of our ongoing efforts to stop the spread of COVID-19, the City of London has made changes to many City services. Visit [our website](https://london.ca) for the latest information about City services and COVID-19.



## **ONTARIO RENOVATES PROGRAM HOMEOWNERS APPLICATION FORM**

**Applications will be accepted on a first come, first served basis until funding is depleted.**

**Funding is limited, apply early!**

**ANY WORK COMPLETED PRIOR TO THE CITY OF LONDON APPROVAL OF THE ONTARIO RENOVATES PROGRAM WILL NOT BE CONSIDERED OR APPROVED FOR FUNDING**

**Please submit your completed application form to:**

City of London, Housing Services  
Ontario Renovates Program  
Citi Plaza, 2<sup>nd</sup> Floor  
355 Wellington Street, Suite 248  
London, ON N6A 3N7

**For more information or for assistance in completing your application, please contact:**

**Telephone: 519-661-CITY (2489) ext. 5524 or email: [housing@london.ca](mailto:housing@london.ca)**

This program is made possible through funding by the Federal and Provincial governments and offers financial assistance to low to moderate-income households who own a home in the City of London and County of Middlesex. The program can help to repair their home to bring to acceptable standards and to increase accessibility in their home through modifications and/or adaptations. The population target is for persons who are a senior age 60 or older and/or persons with disabilities.

# FACT SHEET

## **How Much Financial Assistance May You Receive?**

1. A one-time grant up to \$5,000 for home accessibility modification(s). This grant does not have to be repaid provided the homeowner(s) agrees to continue to occupy the dwelling for at least six (6) months, commencing on the first day of the month after the final payment is issued for home accessibility modification(s).
2. A one-time forgivable loan up to \$15,000 for home repair(s). This forgivable loan does not have to be repaid provided the homeowner(s) agrees to the loan forgiven at a prorated rate over ten (10) years for home repair(s). To secure the loan, homeowners will be required to sign a Loan Agreement and the property may be registered on title within program timelines on the property.

## **Who is Eligible?**

- Senior's age 60 or older and/or persons with disabilities.
- Households with annual gross income (all household members 18 years or older) at or below \$65,000.
- Households with total household assets (all household members 18 years or older) at or below \$30,000.
- Individuals who own a home that is their sole and principal residence located in the City of London or Middlesex County.
- Property's assessed value at or below \$295,000.
- Property taxes are paid up to date.
- Owners of properties, which have received Residential Rehabilitation Assistance Program (RRAP) loans or any other CMHC funding, may be eligible.

## **What Repairs and Accessibility Modifications can be approved?**

Examples of home repairs may include:

- |                  |                 |                     |                            |
|------------------|-----------------|---------------------|----------------------------|
| ✓ Heating System | ✓ Chimneys      | ✓ Doors and Windows | ✓ Septic Systems           |
| ✓ Walls          | ✓ Vents/Louvers | ✓ Electrical System | ✓ Well Water/Well Drilling |
| ✓ Roofs          | ✓ Foundations   | ✓ Plumbing          |                            |

Examples of home accessibility modifications may include:

- |                        |                            |  |
|------------------------|----------------------------|--|
| ✓ Ramps                | ✓ Raised Toilets           | ✓ Levered Handles on Doors and Faucets |
| ✓ Fire Alarms          | ✓ Handrails and Grab Bars  | ✓ Personal Emergency Response System   |
| ✓ Chair and Bath Lifts | ✓ Accessible Shower Stalls | ✓ Height Adjustment to Countertops     |

Please note that some of the repairs listed above may not be considered without supporting documentation at the discretion of the City of London staff (i.e., Medical Form).

## **Program Requirements**

Complete and sign the Ontario Renovates application and provide all supporting documentation such as:

- ✓ A copy of one piece of government issued photo identification (i.e., driver's license, passport, citizenship, or Ontario photo card) for homeowner(s) only.
- ✓ Pictures showing the proposed repair(s) and/or modification(s) along with three (3) work estimates.
- ✓ A copy of the property owner's most recent Property Tax Assessment.
- ✓ If you are not the property owner, but an authorized agent for the owner, please submit a copy of a document clearly identifying your authority.
- ✓ A copy of proof of homeownership (i.e., deed). The loan may be registered on title on the property.
- ✓ A copy of the 2019 or 2020 Canada Revenue Agency (CRA) Notice of Assessment showing Line 150 for all homeowner(s) and household members 18 years and older. (Please refer to section 6. Household Income).
- ✓ List of assets (i.e., TFSAs, GICs, Bonds, Mutual Funds, Savings Account etc.) for all household members 18 years and older. You do not need to provide RRSP, RDSP, RESP and RRIF statements. (Please refer to section 7. Household Assets).

## **Program Process**

Please refer to the Homeowners Process Overview at the end of the application. Please remove and keep the document for your reference.

## ONTARIO RENOVATES PROGRAM HOMEOWNERS APPLICATION FORM

- Please print clearly.
- All sections must be completed in full where applicable.
- Any repairs or accessibility modifications started or completed on the property prior to approval are not eligible for the Ontario Renovates Program funding.

The personal information collected on this form is collected under the authority of the *Housing Services Act, 2011, S.O. 2011, c. 6, Sched. 1*, and will be used to determine suitability and funding eligibility under the City of London's Ontario Renovates Program. Questions about this collection should be addressed to the Manager of Housing Services at 355 Wellington St. Suite 248 2nd Floor, London ON N6A 3N7. Tel: 519-661-CITY (2489) extension 5596, Email: [housing@london.ca](mailto:housing@london.ca)

### 1. APPLICANT TYPE

- ☐ Senior Aged 60+
- ☐ Person(s) with Disabilities

### 2. PROPERTY OWNER (1)

Last Name:		First Name:		Date of Birth: (Year-Month-Day)
				/ /
Home Phone:	Mobile Phone:	Email:		

### PROPERTY OWNER (2)

Last Name:		First Name:		Date of Birth: (Year-Month-Day)
				/ /
Home Phone:	Mobile Phone:	Email:		

- ☐ Yes, I/We have attached a copy of one piece of government issued photo identification (i.e., driver's license, passport, citizenship, or Ontario photo card)

### 3. PROPERTY INFORMATION

Apt/Unit #:	Street Address:			
City:		Province:	Postal Code:	
Do you reside at this address? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Mailing Address (If different than the address above)				
Apt/Unit #:	Street Address:	City:	Province:	Postal Code:

Has the property where the work is required, previously received a renovation grant or loan assistance? If yes, please provide the name of the program, date, and nature of repairs: ☐ Yes ☐ No

Program: \_\_\_\_\_

Date: \_\_\_\_\_

Repairs: \_\_\_\_\_

Type of home:

☐ Detached/Single family home ☐ Semi-detached ☐ Duplex ☐ Townhouse ☐ Apartment

☐ Other (Please specify): \_\_\_\_\_

Age of the home? \_\_\_\_\_ years

Is the dwelling on a reserve? ☐ Yes ☐ No

Are the property taxes paid up to date? ☐ Yes ☐ No

Number of residents in the home? \_\_\_\_\_

Number of Bedrooms? \_\_\_\_\_

☐ Yes, I/We have attached a copy of the Property Tax Assessment showing payment is up to date.

#### 4. SCOPE OF REPAIR(S)

Home Repair(s): Estimated Cost \$ \_\_\_\_\_

Please check all that apply:

- |  |  |   |   |
|--|--|---|---|
| <input type="checkbox"/> Heating Systems   | <input type="checkbox"/> Roofs         | <input type="checkbox"/> Foundations        | <input type="checkbox"/> Heating Systems          |
| <input type="checkbox"/> Chimneys          | <input type="checkbox"/> Walls         | <input type="checkbox"/> Plumbing           | <input type="checkbox"/> Septic Systems           |
| <input type="checkbox"/> Doors and Windows | <input type="checkbox"/> Vents/Louvers | <input type="checkbox"/> Electrical Systems | <input type="checkbox"/> Well Water/Well Drilling |

☐ Other (please specify): \_\_\_\_\_

Please briefly describe why repairs are needed: (If more room is needed, please attach an additional piece of paper)

**\*Please submit three (3) work estimates to complete this application. \***

## 5. SCOPE OF ACCESSIBILITY MODIFICATION(S)

Accessibility Modification(s): Estimated Cost \$ \_\_\_\_\_

*Any accessibility modification(s) requested must be reasonably related to a household member's physical disability. Additional medical information may be needed to support your request.*

**Please note - therapeutic care, supportive care, and portable aid equipment are not eligible.**

Please check all that apply and submit pictures showing the proposed modification(s):

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Ramp                          | <input type="checkbox"/> Fire alarm              | <input type="checkbox"/> Levered Handles on Doors and Faucets |
| <input type="checkbox"/> Handrails & Grab bar          | <input type="checkbox"/> Accessible Shower Stall | <input type="checkbox"/> Personal Emergency Response System   |
| <input type="checkbox"/> Chair and Bath Lift           | <input type="checkbox"/> Raised Toilet           | <input type="checkbox"/> Height Adjustments to Counter Tops   |
| <input type="checkbox"/> Other (please specify): _____ |  |   |

Briefly describe the modification(s) required: *(If more room is needed, please attach an additional piece of paper)*

***\*Please submit three (3) work estimates to complete this application. \****

☐ **\*Yes, I/We have included photos showing the proposed modification(s).**

## 6. HOUSEHOLD INCOME

Please enter the annual income for 2019 or 2020 from your Canada Revenue Agency (CRA) Notice of Assessment on Line 150 for homeowner(s) and all household members 18 years and older.

**A copy of 2019 or 2020 Canada Revenue Agency (CRA) Notice of Assessment is required with this application for all listed below.**

Household Member	Annual Income (Line 150 of the CRA Notice of Assessment)	Copy Attached
Property Owner (1)	\$ _____	<input type="checkbox"/>
Property Owner (2)	\$ _____	<input type="checkbox"/>
Household Member (18 years and older)	\$ _____	<input type="checkbox"/>
Household Member (18 years and older)	\$ _____	<input type="checkbox"/>
Household Member (18 years and older)	\$ _____	<input type="checkbox"/>
<b>Total Annual Income for all Household Members:</b> (Maximum is \$65,000/year)	\$ _____	

## 7. HOUSEHOLD ASSETS

Please list all liquid financial assets such as TFSAs, GICs, Bonds, Mutual Funds, Savings Accounts and/or other investments for homeowner(s) and all household members 18 years and older.

**Please do not include RRSP's, RDSP's, RRIF's, RESP's, vehicles, or furniture.**

Type of Asset	Household Member	Asset Value
TFSAs		\$
GICs		\$
BONDS		\$
MUTUAL FUNDS		\$
SAVINGS ACCOUNT		\$
OTHER (Please specify)		\$
<b>Total Assets for all Household Members</b> (Maximum is \$30,000)		\$ _____

## 8. THIRD PARTY SUPPORT (if applicable)

Has anyone provided assistance with filling out this form? ☐ Yes ☐ No

If yes, please check the box that describes the person who primarily provided assistance:

- ☐ Medical Professional  
☐ Social Worker  
☐ Family, Friend or Neighbour  
☐ Other \_\_\_\_\_

Name of person who provided assistance:

Phone #:

Email:

I/We, the applicant(s) hereby authorize the City of London and/or its authorized representatives to contact the person who provided assistance in completing this application should clarification be necessary. ☐ Yes ☐ No

\_\_\_\_\_  
Property owner (1): Signature

\_\_\_\_\_  
Property owner (2): Signature

## 9. TERMS AND CONDITIONS

I/We acknowledge and understand the following Terms and Conditions shall apply to this application and, if assistance is approved, to any subsequent grant/loan.

1. The City of London and/or its authorized representatives or agents may carry out the necessary inquiries for the purpose of confirming the information provided in this application form.
2. Any work carried out before written confirmation of final approval from the City of London is not eligible for assistance.
3. The amount of the grant or forgivable loan is based on the City of London's approved mandatory repair(s) and modification(s) costs.
4. The entire amount of the grant/loan, if approved, may only be used to finance the City of London's approved home repair(s)/modification(s) in the dwelling identified in the Final Approval Letter.
5. The grant or forgivable loan will be subject to the Terms and Conditions set out in the Final Approval Letter and any related documentation (i.e., Promissory Note, Loan Agreement).
6. In signing the **Loan Agreement**, the homeowner is agreeing with the ten (10) year forgiveness period beginning on the date of work completion, with the loan forgiven at a rate of ten percent (10%) per year. The loan agreement also states that the loan may be registered on title within program timelines on the property and a deed is required to do so. (Two copies of a Loan Agreement must be signed by the homeowner(s) for home repair(s)).
7. In signing the **Promissory Note**, the homeowner is agreeing to continue to own and occupy the dwelling for at least six (6) months commencing on the first day of the month after the final payment is issued. (Two copies of the Promissory Note must be signed by the homeowner(s) for home modification(s)).
8. In the event, any Terms and Conditions of the grant or forgivable loan are not met, or if a false declaration is knowingly made, the City of London has the right to cancel the approval and/or recover any funds paid (plus interest).
9. Home repair(s) must commence and be completed within 60 days and home modification(s) must commence and be completed within 30 days, from the date of the Final Approval Letter from the City of London.
10. Total household assets (not including RRSP's, RDSP's, RRIF's, and RESP's, vehicles, and furniture) cannot exceed \$30,000.

## 10. DECLARATION

1. I/We hereby confirm to the best of my/our knowledge, the information provided in this application is complete and accurate in every respect.
2. I/We hereby confirm I am/we are the property owner(s), or the owner's authorized agent(s), for the property being adapted.
3. I/We hereby authorize site visits of this property, as required, on the understanding that any site visits conducted by the City of London and/or its authorized staff person are for internal administrative purposes only and provide no guarantee or assurance of compliance with any applicable building codes or standards.
4. I/We hereby acknowledge that if my/our funding application is accepted, it will **not** apply to prior work completed.
5. I/We hereby acknowledge that if my/our funding application is accepted, I/we cannot claim the repair(s) for any Provincial tax rebate programs.
6. I/We acknowledge that in the event a false declaration is knowingly made, the City of London shall have the right to cancel the approval and recover any funds paid (plus interest).
7. I/We have read, understood, and agree to the Terms and Conditions listed above.

Property Owner (1) <i>(please print)</i>	Signature	Date (yyyy/mm/dd)
Property Owner (2) <i>(please print)</i>	Signature	Date (yyyy/mm/dd)
Household Member <i>(please print)</i>	Signature	Date (yyyy/mm/dd)
Household Member <i>(please print)</i>	Signature	Date (yyyy/mm/dd)



## 11. CHECKLIST FOR HOMEOWNERS

Please use this checklist to ensure all necessary documents are attached for a complete application.

Yes	*N/A	Item
<input type="checkbox"/>	<input type="checkbox"/>	Completed Application Form with all required signatures.
<input type="checkbox"/>	<input type="checkbox"/>	Pictures showing the proposed repair(s) and/or modification(s).
<input type="checkbox"/>	<input type="checkbox"/>	Three (3) work estimates for proposed repair(s) and/or modification(s).
<input type="checkbox"/>	<input type="checkbox"/>	Copy of one piece of government issued photo identification for homeowner(s) (i.e., driver's license, passport, citizenship, or Ontario photo card).
<input type="checkbox"/>	<input type="checkbox"/>	Property Tax Assessment showing payments are up to date and the property valuation.
<input type="checkbox"/>	<input type="checkbox"/>	A document clearly identifying an authorized agent on behalf of the homeowner(s).
<input type="checkbox"/>	<input type="checkbox"/>	Copies of 2019 or 2020 Canada Revenue Agency (CRA) Notice of Assessment showing Line 150 as verification of income for all household members 18 years and older.
<input type="checkbox"/>	<input type="checkbox"/>	List of all household assets.

\*Not Applicable

## PLEASE KEEP FOR YOUR REFERENCE

ONTARIO RENOVATES PROGRAM PROCESS OVERVIEW – HOMEOWNER(S)	
Step	Description
1.	The City of London will review your <b>Ontario Renovates Application</b> for completeness and screen for initial eligibility based upon the household's income, assets, and other application criteria within ten (10) business days of receiving your application.
2.	For home repair(s) and modification(s), you may be contacted by a City staff to schedule an <b>inspection</b> to assess the estimates and costs (only if the pictures are not clearly showing the proposed modification(s)).
3.	Upon approval, a <b>Final Approval Letter</b> will be provided to confirm the approved contractor(s), the value of the assistance and advising when the work should begin. <i>NOTE: For the home repair(s) the work must commence and be completed within 60 days and for home modification(s) to be completed within 30 days following the date of the Approval Letter.</i>
4.	For home repair(s), the homeowner(s) must agree to and sign two (2) original <b>Loan Agreements</b> and return both signed copies to the City of London. A copy will be returned to the homeowner(s).
5.	For home modification(s), the homeowner(s) will complete and sign two (2) original <b>Promissory Notes</b> and return one (1) of the original signed copies to the City of London.
6.	When the work is complete, the homeowner(s) will complete the <b>Request for Payment Form</b> . The homeowner(s) will submit the Request for Payment Form, pictures of the completed work, and all original <b>invoice(s)/receipt(s)</b> (from the contractor(s)) to the City of London to begin the reimbursement process. <i>NOTE: Invoices/receipts from the contractor(s) must be addressed to the homeowner(s), and contain: the contractor's name, address, business number, and be itemized for the total amount of the project.</i>
7.	A City of London staff member may contact you for a <b>final site visit</b> to confirm the completion of the home repair(s)/modification(s) prior to the reimbursement process completion.
8.	<b>Payments</b> will be issued to the homeowner(s) within 15 business days upon receiving the completed Request for Payment Form, pictures of the work completed, and all original invoices/receipts. <i>NOTE: Any amount that exceeds the established funding maximum is the responsibility of the homeowner(s).</i>
INELIGIBLE PROJECTS	
<p>Examples of projects that are NOT eligible include:</p> <ul style="list-style-type: none"> <li>Any work that commenced or completed prior to receiving approval for the Ontario Renovates program funding.</li> <li>Construction projects that do not have local municipal building approval.</li> <li>Cosmetic renovations and repairs (i.e., driveway paving, painting, and flooring).</li> <li>Landscaping, maintenance, or solar panels.</li> <li>Central air conditioning.</li> <li>Accessibility repair(s)/modifications(s) to any commercial or non-residential properties.</li> <li>Supportive care such as nursing care and special equipment required for therapeutic purposes, whether permanently fixed or not.</li> <li>Projects receiving capital support from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services.</li> <li>Community or Social Housing as defined under the <i>Housing Services Act 2011</i>.</li> <li>Applicant(s) who previously received Ontario Renovates funding.</li> <li>Households that have received previous funding from the Affordable Housing Program or Off-Reserve Aboriginal Housing (Trust) Program.</li> </ul>	